

THE
ENGLISH
VSVRER;
OR
VSVRY CONDEMNED,

BY

The most learned and famous Di-
uines of the Church of *England*, and Dedi-
cated to all his Maiesties Subiects, for
the stay of further increase
of the same.

Collected

By ^KJOHN BLAXTON, Preacher of
Gods Word at *Oswington*, in *Dorset-shire*.

Caluin, Epist. de *Vsura*.

*Ad id plus quam rarum est eundem esse hominem probum et
feneratorum.* It is more then rare, (or it is very seldome
seene,) that one and the same person, should be both an
honest man, and an vsurer.


LONDON.

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The Illustration.

THE *Couetous wretch*, to what may we compare,
better then *Swine*: both of one nature are,
One *grumbles*, th' other *grunts*: both grosse and dull,
hungry, still *feeding*, and yet neuer full.
Resemblance from their *habits* may be had
the one in *Fur*, th' other in *Bristles* clad.
Rich men by others sweat augment their pounds:
the *Hog's* still rooting in the neighbours grounds.
They neyther of them vpward cast an eye,
both downeward looke, and pray on what they spie,
Nor differ they in *death*, The *Bramme* nought yeilds
till cut in *Collers*, into *Cheekes* and *Shields*,
Like *him* the *Usurer* howsoeuer fed,
Profits none *living*, till himselfe be *dead*.
Both with the *Christmas-boxe* may well comply
It not hing yeilds till broke, *They* till they dye.



The English Vsurer.



Caluin Epist. de Vsura.

In repub. bene constituta nemo fauorator tolerabilis est sed omnino debet à consorcio hominum reijci: An Vsurer is not tolerable in a well established Commonweale, but vtterly to be reiected out of the company of men.



To the Reader.



Here are some commit vsury, not knowing it to be sinne: cyther because they haue not the Word, or they vse not the Word for the enlightning of their hearts. Those that bee ignorant for want of the

Why some are vsurers.

See

Mr. Mosse,

Word, are much to be pitied; and yet is their want that way, the iust punishment of sinne. Those that are ignorant for not vsing the Word, are sharpely to be reprobued, as those whose ignorance accrewing from their owne negligence, is meere sinne vnto them.

Treatise of vsury Epistle to the Reader.

In utrisque non est iusta excusatio, sed iusta condemnatio, sayth *Augustine*, Neyther of both can iustly be excused; nay cyther of both is iustly to be condemned. Others commit vsury, and stand to excuse it, alcad-

August. ad Sextum

Rom. presby Ep. 105.

ging for themselves the authority of men: to these I answer, as *Lactantius* did to the Gentiles, who grounded their religion vpon the authority of their Ancestours, *Id solum rectum est, quod ratio prescribit*, not that which men say, but that which reason warranteth, is right and to be approved.

Lact. de Origine erroris l. 2. c. 7.

To the Reader.

Exod. 23. 2. To them that alleadge *examples*, I answer with the ancient proverbe, *Vivitur preceptis non exemplis*: we must live by precepts, and not by examples. And with that of *Moses*, *Thou shalt not follow a multitude to doe euill*. To them which iustifie vsury to be lawfull, I stand not heere to make answer: for to that end serueth the treatise following. One-ly, I applie vnto them, that which *Cyprian* *De Simplicitate prelatorum* an spake of some Teachers of his time, *Am- bulantes in tenebris, habere se lucem existimant*: walking in darkenesse, they suppose they haue the light.

Distrust in Gods pro- uidence. To them that pretend, they cannot otherwise live, I repleie: that they may accuse themselves the of sloth and idlenesse, of infidelity and distrust in Gods Prouidence: which is indeed the Vsurers sin.

Others yet there are, who knowing the practice to bee euill, and themselves not being able to excuse it, they turne their nose vpon the very winde, like the weather Cocke, and like mad men rage at those that would binde them for their benefite: and are like the Swine of which Christ speaketh in the Gospell, who when they haue Pearles throwne before them, turne againe, and all to rent those that cast them. God bee mercifull vnto these kind of Vsurers, and conuert them, (if it bee his will;) for their case is desperate. They are like vnto a foolish patient, who is ready to flie into the face of the Chirurgian, when hee searcheth his wound vnto the

To the Reader.

the bottome, for the curing of it. What will follow hereupon? But the ruine of the Vsurer?

Others, when the Minister preacheth against Vsurie, encourage themselves in their vncharitable course of life, by this conceit: that it is but his priuate opinion. This treatise will make it euident, that, *Vsurie is bee vnlawfull*, proceeds not out of the mouths of some few *Humorists* in the Country, (for so the Vsurers account them;) but it is the iudgement of those who sit at the Helme, and deseruedly are accounted pillars in the Church of God.

As for the Author of this Treatise: vnderstand, that hee neyther lendeth, nor taketh vpon Vsurie: for hee followes his calling, and doth not busy himselfe much with the affayers of the world. As for profest Vsurers, hee esteemes them as vile persons, in whose eyes they are most iustly contemned, but hee honoreth those that feare the Lord, which the Vsurers do not. And therefore being free from the guiltinesse of this sinne; he may the moore freely giue sentence vpon the vngodlinesse thereof *Iudicet ille de alterius errore* (sayth S. Ambrose) *qui non habet in seipso quod condemnet: iudicet, qui non agit eadem quæ in alio putauerit punienda.* Let him iudge of another mans default, who hath not the same fault to condemne in himselfe: let him iudge of another who committeth not the same thing which hee deemeth worthy the punishing in another.

Know moreouer, that he is a thorough conformable member,

The most
iudicious
Diuines
condemne
Vsurie.

Vsurers vile
persons Ps.
15.

Ambros. su-
per beatissim.
maculati.

To the Reader.

Member and Minister of the Church of England.
And for the Scope of this Treatise, it is for the
information and saluation of thy soule, and his
owne soule. Take the Treatise, and (a) giue pray-
ers, for

(a) *Si quid
ex usu tuo
reperias,
in uame pre-
cibus tuis
apud deum;
aliam mer-
cedem non
desidero,
uale.*

Thy fellow member in

Christ Iesus,

John Blaxton.

A

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**The Names of the most Reuerend
and learned Bishops, and of the most learned and
Iudiciall Diuines vsed in this Treatise.**

Bishop	1	Sander	{ some- times }	Archbishop of Yorke.
	2	Iewell		Bishop of Salisbury.
	3	King		Bishop of London.
	4	Babington		Bishop of Worcester.
	5	Donnam	the hammer of vipers, Lord Bishop of Derry in Ireland.	
6	Lake	late Lord Bishop of Bath and wels.		

Doctor	Pie.	{	Preston.
	Willer.		Williams
	Sclater.		Doctor web.
	Taylor.		Sutton.
	Smith.		Wells.

Mr. Bolton.	Wilkinson.	Mr. Messing.	Scudder.	Mr. Bayne.	Labrough.
	Smith.		Rogers of		Mosse.
	Wheatly.		Wethersfield		Fenton.
	Dod.		Rogers of		Dye.
Mr. Perkins.	Adams.	Mr. Northbrooke	Deadham.	Mr. Siluester.	Brinsley.
	Powel.		Philips.		Withers.
	Wilson.				Quarles.

The Charitable happy, the Vsurers accursed.

O! thrice, thrice happy he, whose free desires
To charity a holy fervour fires;
Who onely minds Gods glory, by his gift, ever esteems
And neighbours good without further ends;
Famine (familiar unto ragged thins range)
Shall not come neere him; nor his grange;
His fields, with Cornes, Abundant crop shall ever
His vines with Grapes, his hedge with Roses ever
His downes with sheepe, his dayer grounds with Neat;
His moones with Kids, his moors with Oxen great;
His groves with drones (increasing night and day)
His hills with Heards, his smiling meads with Hay;
His fens with foule, his pils, and pooler with Fish;
His trees with fruits, with plenty every dish;
Content and health (the best of earthly blisse)
Shall evermore remaine with him and his;
Him, pride or enuy never shall molest;
Or covine care, foe to repast and rest.
For th' all-see eye still carefully respects
The Almners house, and ever it protects;
Till finally, when iustice endeth all,
Sweet mercies voyce him to heav'ns Kingdome call.
But th' Vsurer (how-euer here he thrine
In heards and boords) already dead a line
(No heat of love, no heart to give a mite,

Blessed are the
mercifull.

Matt. 5. 7.

Psal. 37. 19.

Phil. 4. 11. 12.

1 Tim. 6. 6.

Esay 58. 9.

10, 11, &c.

Cursed are
the vsures.

Psalm 15. 5.

Ezek. 18.13.

Except to gaine and gather double by's)

Hum, in that day (in him a day of wee)

The Holy one the all-knower, will not know

Shame and confuſion ſhall be ſpread from one

Wiping the teares to bide, and his name

James 2.13.

Eternall fire ſhall fry his thirſty veins;

Reuel. 6.15.16

Immortall dying in eternall paines.

His eyes ſhall ſee to take on Lazarus ſore

Shall swim in ſulphury ſeares (torment) the more,

To ſee above, in bliſſe and glory riſe,

Whom troubleſſe here he would not ſee, in life)

His eares here deafe unto deſtroyed ones;

Shall there heare horror of the damned groans

Nor ſhall the voyce of mercy him ſalve

Who in effect, to ready means was made

Millions of miſſes cannot him redeeme,

Nor all Church-treaſure ever raiſe him

From all-ſhameful paſſing pangs of wretchednes;

As endleſſe, poſſeſſeſſe, and remedyleſſe.

IOVA SYLVESTER.

On Vvners.

OF all men vs'ers are not least accurst;
They robbe the Spittle, pinch the afflicted worst:
In others griefe they'r most delighted in;
Whilst Giuers suffer for the Takers sinne:
O how vniust a trade of life is that,
Which makes the lab'rrers, leane, and th' idle, fatter?

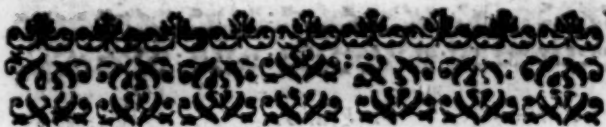
FRA. QVARES.



Euere qui lucrum facit, est homicida. Cardui.
Furri dupla, huius quadrupla multa fuit.
Non facis heredem, priuatur honore sepulchri.
Qui tenuis luere feneris aures opes.
Sermo facit, patres, pium omnis damnat, ut vna
(Qua docet errores) Consuetudo probat.

Iohannes Garbraudus

Oxonienfis



To the Vsurer.

*Mors tua, mors Christi, fraus mundi, gloria tui,
Et dolor inferni, sunt meditando tibi.*

Thy death, the death of Christ, the worlds tentation.
Heauens ioy, hells torment, be thy meditation.

Three profitable helps
of a godly
life.

Psal. 119. 57

58, 59.

See Bb.

Comper in

Rom. 8. 1.



Here bee three most notable helps of a godly life, deliuered to vs by Dauid, in three verses of the 119 Psalme, 57. O Lord, I haue determined to keepe thy Word. 58. I haue made my supplication in thy presence with my whole heart. 59. I haue considered my wayes, and turned my feete vnto thy testimonies. Determination is the first: It is a good thing by settled resolution to conclude with thy selfe that thou wilt liue godly. Supplication is the second: except by continuall Prayer thy determination bee confirmed, and strengthened by grace from God, thy conclusions which thou takest to day, shall vanish to morrow. Consideration is the third, and it is profitable to reduce thee againe into the way of God, so often as of weaknesse thou
wan-

thou wanders from it, contrary to thy first determination.
These are three helps to keepe thy heart in the way of God:
so necessary, that if without them thou dost any worke,
it is not possible but thou shalt be snared. First therefore
determine to forsake thy Vsurie, and to make restitution.
Secondly, strengthen this determination by Prayer, say
with David, create in me a cleane heart, O God: and re- Psal. 51. 10.
new a right spirit within me. Encline my heart vnto Psal. 119. 36
thy testimonies: and not to couetousnesse. Thirdly, con-
sider thy former courses when thou wast a theeuish Vsurer,
and say with our blessed Saviour: What is a man pro-
fited, if he shall gaine the whole world, and lose his Math. 16. 26
owne soule? Or what shall a man giue in exchange for
his soule? Say with the holy Apostle S. Paul, they that
will be rich, fall into temptation and a snare, and
into many foolish and hurtfull lusts, which drowne 1 Tim. 6. 9.
men in perdition and destruction. Finally, doe good,
be rich in good workes, ready to distribute, willing v. 18, 19.
to communicate, laying vp in store for thy selfe a
good foundation against the time to come, that thou
mayst lay hold on eternall life. Consider what I say, 1 Tim. 2. 7.
and the Lord giue thee understanding in all things,
Farewell.

Thy remembrancer, I. B.

20 AUG 1950

THE UNIVERSITY OF CHICAGO



THE ENGLISH VSVRER:

CHAP. I.

Of the definition of Vsury.



The contract of Vsury is nothing else but illiberall mutation, and may thus briefly be defined: Vsury is mutation, or in *Pf. 15.* lending for gaine. This brieft definition doth fully set forth the true nature of Vsury, and sufficiently distinguisheth it from all other contracts whatsoever. *Rs. Downname* *Vsury defined.*

First I say it is mutation or lending, which is also *Subiectum* presupposed in the Scripture, *Exod. 22. 25.* and the *usura* same if need were, might be proued by the other *terminum.* relative, which is borrowing: for lending and borrowing are relatives: And if he which taketh vp money vpon vsury, be a borrower; then he that giueth or putteth it forth vnto vsury, is a lender.

The contract therefore of Vsury is a contract of lending: now in the contract of mutation or lending, diuers

B

things

things concur, which also belong to the nature of Usury.

1. That it is of such things as are spent in the use, and consist in quantitie, that is to say in number, weight, or measure, as Money, and Victuals, Corne, Wine, Oyle, &c. which are particularly mentioned, *Deut. 23.19. Levit. 25.37.*
2. And therefore is alienation not onely of the use, but also of the proprietie, from which the use (of such things as are spent in the use) cannot be severed.
3. As the property is transferred to the borrower, so the borrower standeth to the hazzard of the thing borrowed.
4. That it is not a perpetuall alienation of that which is lent, but for a time, which time being expired, the borrower is bound to restore the principall.
5. Because the thing borrowed is to be spent in the use, therefore the borrower is bound, not to restore the selfe same particular which he borrowed, but so much in the same kind, or the same valew.
6. It belongeth to the nature of lending, that it be free and liberall. And this is that which followeth in the definition, as the difference to distinguish it from free lending, that it is for gaine.

Usury is for
gaine.

Idem p. 153.
What is to be
esteemed
gaine.

By gaine is ment any addition, onerplus, or increase, over and above the Principall, whether it be money, or money worth, required not for the indemnity of the Creditour, to save him harmelesse, but for his advantage, to make him a gainer by lending; for that onely is to be esteemed gaine, which is an onerplus, clearly

clearly gotten about the Principall. And whereas I say it is eyther money, or money worth : this money worth reacheth farre, not onely to goods and wares, but also to labours and seruices, and whatsoever else being valuable by money, may lawfully be let or sold for money. And when I say that vsury is lending for gaine; it is ment, that in the first act of lending vpon vsury, or afterwards in the forbearing, whereby that lending is continued, gaine is, if not couenanted for, yet at the least intended. So that where there is a couenant or intent of gaine by loan, whether it be in the first act of lending, or afterwards in the forbearing, it is vsury : and contrariwise, where there is neyther a couenant nor intent of gaine in lending or forbearing, there is not vsury, though there be an ouerplus, or encrease receiued ouer and besides the Principall.

The Hebrew word *Nesheb*, is the ordinary name to signifie vsury, as *Fenus* in Latine, or *νη* in Greeke, or Vsury in English. For the money which is lent vpon vsury, is called *Nesheb*, a biter, or which biteth : and the Hebrew phrase, which signifieth to be lent vpon vsury, is to bite, as appeareth plainly, *Deut. 23. 19. Thou shalt not lend vpon vsury to thy brother money or meat, or any thing else; As the Shark, which biteth; that is, which is lent vpon vsury.* For whatsoever the Vsurer lendeth, it hath teeth, and iawes to eate and consume the substance of other men; his Corne or victuals which were made to be eaten, doe eate; and his money which was made to be spent, doth wast the substance of others, and therefore Hebrew writers doe teach, that in the name of Vsury is encluded an admonition, not to borrow vpon Vsury : for hee which taketh money vpon Vsury, taketh as it were a serpent into his bosome.

Idem p. 274

The names of vsury.

This is confessed by *Caluine* himselfe, that whereas

In Exod. 22. 25
Levit. 25. 36.

God forbids
biting vsury
and increase.

Vsurers auoyd the name *Nesheh*, which signified biting, as they doe the name Vsury among vs, as being odious, and therefore alledged, that they tooke not *Nesheh* but *Tarbish*, as amongst vs they will not be thought to take Vsury, but consideration, vsance, or interest: therefore the Lord forbideth as well *Tarbish* as *Nesheh*, whereby he condemneth generally *Quamlibet sortis accessionem* (sayth *Caluin*) any addition or increase aboue the principall. And vpon *Ezekiel* chap. 18. he sayth the Prophet condemneth not onely *Nesheh* which signifieth biting, but also *Tarbish*, which he translateth *incrementum*, increase: *hoc est* (sayth he) *quicquid lucri sibi avari homines conciliant ex mutuo*; that is, whatsoeuer gaine couetous men doe get to themselves by loane.

Actual Vsurie is described by Dr. FENTON, to be pactum ex mutuo lucrum,

Lucre for loane vpon couenant; or
The couenant of lucre for lending: or
Lending vpon couenant for lucre.

Dr. Fenton
Treatise of
vsury, p. 15.

So that these three words, *mutuum, pactum, lucrum*, doe define and circumscribe the entire nature of that Vsury whereof the maine question is made, whether it be lawfull or not.

And to these descriptions of Vsury agree those of our most reuerend, and iudicious Diuines: vide. Dr. *Willet* vpon *Exodus*, p. 509. Dr. *Smith* in *Willet* vpon *Leuiticus*, p. 425. *Perkins*, Com. 8. Mr. *Smith*, 18. Sermon vpon Vsury. Dr. *Pie*, Vsuries Spright coniured, p. 4. *Powells* positions of Vsury, p. 4. Bb. *Jewel*, vpon 1 *Thes.* p. 113. *Ameius* de conscientia, lib. 3. cap. 44. Dr. *Wilson*, Discourse vpon Vsury, p. 85. Mr. *Mosse*, Arraignement and conuiction of Vsury, p. 31.

The

CHAP. 2.

The distinction of Vsurury.

Vsurury is either Inward and Mentally, or Outward and Actual.

Mentall Vsurury is a lending for gaine without covenant, that is, when the creditor onely intendeth and looketh for gaine by lending and forbearing his money, but doth not indent or covenant with the borrower for gaine. And this may be called, the Vsurury of the heart: for the law of God being spirituell, doth not onely reffraine the hands, and outward man; but also the intent and purpose of the heart: insomuch, that morall actions though in shew good, are to be iudged euill, if they proceed from an ill intent, and tend to an ill end: for he that intendeth euill, hath the like euill will with him that worketh euill: and he which by lending onely intendeth his owne gaine, he lendeth for gaine, and therefore, if actual Vsurury be euill, then the intent and purpose thereof is also euill.

Mentall vsury.
Bb. Downham
in Ps. 15.
p. 168.
Rom. 7. 14.

Outward and actual Vsurury is, when the creditor doth not onely intend certaine gaine by lending, but also covenanteth for a certaine summe to be allowed him at a certaine time, or times. This in the Scriptures is called imposing of Vsurury, *Exod. 22. 25. Then shalt not impose Vsurury upon him*: Wherefore in actual Vsurury, a covenant is made for certaine gaine; and in that covenant the very forme of actual Vsurury consisteth: for which cause

Idem p. 170.

some doe call such a contract, formall Vſury. And this covenant ſeeth to be confirmed by obligation, eyther verbal, as bills and bonds, or real, as pawnes, or mortgage; or personall, as suretiship; whereby the creditor is secured for the receipt, and the debtor bound for the payment, both of the principall and also of the Vſury.

Let vs now see how by this definition Vſury is distinguished from other contracts, and also other things which may seeme to haue some affinity therewith: for of the rest it is needlesse to speake.

Vſury distinguished.

1 From all liberall contracts.

Idem p. 157.

2 From all lawfull buying

3 For letting to hire.

Idem p. 158.

It is therefore distinguished 1. From all liberall contracts, as that of donation or free gift, of mutuacion, or free lending to spend, of commodacion, or free lending to use, because they be free and liberall but Vſury is illiberall and for gaue.

2. From all lawfull buying: because in buying there is a perpetuall alienacion of money, in Vſury but for a time.

3. From lawfull Location or letting to hire: which is the rather to be obserued, because some imagine, that money and other things which are lent vpon Vſury, may as well be let as other things. But there is a great difference betwixt Vſury, and the lawfull contract of Location or letting. And first they differ in the subjects.

Vſury is in those things which are spent in the use, and consist in quantity, standing in number, weight, and measure.

Location, is of such things as are not spent in the use, neyther stand in number, weight and measure.

The

The subject of Usury, are
such things as have no
fruitfull use in themselves,
but the gaine which is to
be raised by employment
of them, is to be imputed
to the industry and skill
of the employer.

The use of things lent vpon
Usury cannot be seuered,
or reckoned apart from
the property and domini-
on, because they are such
things as are spent in the
use, and therefore if you
use them, you spend them.

In the contract of loanes,
whether free or vpon V-
sury, the lender granteth to
the borrower, not onely
the use, but also the proper-
ty of the thing lent, from
which the use of that which
we lend to be spent in the
use cannot be seuered:
hence it is called *mutuum*,
because by lending it is
made *ex meo tuum*.

The subject of Location
have a fruitfull use in
themselves naturally.

The fruitfull use of
things lent, may be seue-
red and reckoned apart,
and is valuable by it selfe,
as of Lands, Goods, Hou-
ses, &c. which remaine in
the use vsupent.

In the contract of Loca-
tion, the letter granteth
to him that taketh to hire
the use onely of the things
retaining the property to
himselfe.

Be

Because that which is the subiect of loane, and Vsurie, is spent in the vse, and is lent to be spent; therefore the borrower is bound to restore, not the same particular which he borrowed, but so much in quantity or full valew in the same kind, without any impairing, or diminution.

As in mutation, and Vsurie, the property is translated to the borrower, so with the property also the hazzard wholly appertayneth to the borrower: for the very contract of mutation includeth in it an obligation, binding the borrower, that whatsoeuer becommeth of this particular which he borroweth, he shall restore the full valew thereof at the day appointed, in the same kind. And to this purpose the borrower maketh promise, either by word or writing, entreth into bonds, and statutes, laying his goods to pawne, or his lands to mortgage, giueth sureties, to assure and secure the creditor for the principall.

Because, that which is the subiect of commodity and Location, is lent, and let, not to be spent, but onely to be vsed: therefore he that taketh the same to vse, is bound to restore the selfsame particular, which for the most part is impayred and made worse in the vse.

As in Location the vse is communicated to the Hirer, but the Letter retaineth the property: so the thing, if it shall miscarry without the default of the Hirer: belongeth to the Letter, and not to the Hirer, because it came for his hire, *Exod. 22. 14.* And it is a rule in law, to whom the hazzard appertaineth, to him the fruit and profit belongeth.

Where

Where there is a Couenant to beare part of the losse, as well as to reape part of the gaine; and this contract, is neyther vsury, nor loane: but a lawfull contract.

4 From the contract of Partnership.

Which in Latine is called *Nauticum*, or *Maritimum Fenus*, and is a gaine or allowance made for money which is transported beyond the Seas, at the perill and hazard of the Creditor. This is not unlawfull, provided, alwayes, that there be an adventure or hazard in truth, and not in pretence onely; and also that the gaine be proportionable to the hazard.

5 From aditors turers vsury.

Idem p. 164. 165.

Which is a gratuitie or free gift, when the borrower finding himselfe much benefited by the lenders curtesie, doth of his owne accord in testimony of his thankfulness, freely giue to the lender, who neyther intended when he lent, nor expected whiles he forbore, any gaine; and much lesse conenanted for it.

6 From liberall vsury

From that which is called *Usura compensatoria* recompensing vsury, which we call intrest: which is nothing else but a iust recompence which the Debter, hauing through his default beene the effectuall cause of the Creditours hinderance, doth owe vnto him by the Law of nature; and that hinderance may be two fold, *Dammum emergens*, losse arising, or *Lustrum cessans*, gaine ceasing: but this ceasing gaine which must come into estimation, must not be vncertaine and doubtfull, but certaine: or at least very probable.

7 From recompensing vsury. Bb. Downam in P. 15 p. 166. Dr. Smith in Willet vpon Leuit. p. 631. Powells Point. of vsury p. 14. Bb. lewis. 1 Theop. 139.

Here are certaine cautions to be remembered.

First, that intrest bee esteemed not according to the gaine or benefit which the borrower hath had by the employment of the money, but according to the hinderance

C or

or losse which the creditor sustained through the borrowers default.

Secondly, that Interest is not to be required *in fine pass moram*, but onely after delay and default committed by the borrower.

Thirdly, that not alwayes after delay it is to be required, but onely then, when the creditor hath indeed sustained losse or hindrance by the borrowers delay.

Fourthly, that he doe not voluntarily incurre any losse, meaning to lay the burthen thereof on the borrower, but doe his true endeavour to annoyd it; eyther in whole or in part.

Fifthly, that when he suspecteth losse or hinderance by the debtors delay, he descend not into extremities with those who have broken day, not through negligence or vngratfulnesse, but through want and necessity, which they did not forcee: and let him remember, that where is no fault, there ought to be no punishment.

Sixtly, that the estimation of the interest be not referred to the creditors owne arbitrament, but committed to the iudgement of some other honest and discreet men: which conditions being obserued, it is lawfull for the creditor to require an ouerplus besides his principall: which ouerplus notwithstanding is not vsury.

How vsury discovers it selfe in selling in buying, in letting, in partnership and exchange, vnder pretence of the aduenturers vsury, vnder the colour of recompensing vsury, vide Bb. *Dammam*, vpon the 15 Psalme, p. 173, 175, 182, 183, 188, 191. Dr. *Fentons* Treatise of vsury, p. 21, 22, 23, 24, 25. *Powells* positions of vsury, in his Epistle Dedicatory. Mr. *Mosse*, in the Arraignment and Commition of vsury, p. 61. to p. 68.



CHAP. 3.

The Testimony of fixe learned Bishops of the Church of *England* concerning usury.

The Testimony of Bishop Sands.

THis biting Worme of Usury, that deuouring wolfe hath consumed many, many it hath pulled vpon their knees, and brought to beggery: many such as might haue liued in great wealth, and honour not a few. This canker hath corrupted all England: we shall doe God and our country true seruice, by taking away this euill; repress it by Law, else the heavy hand of God hangeth ouer vs, and will strike vs.

Sermon vpon
1 Sam. 12. 23.
24.
Usury Abiding
worme, a canker.

God sayth, Lend freely, and looke for no game: but will the Usurer, whose money is his god, remit his Interest because of this; because the Lord hath so charged him? No, he will not let goe his ten or twenty, or thirty, in the hundred. To him the glory of God, yea and his owne soules vile, nothing is precious but onely his money. What the Prophet speaketh of putting forth money to usury, he saith little regardeth, but seedeth still vpon his mass, and blesseth himselfe when he waxeth fat, not perceiving that God hath already plagued him with a plague of all plagues, the obduration of his heart. And although that God hath giuen him ouer into a dull and senselesse minde, his eares being so dunned, that nothing can haue entrance to moue, or touch his hard heart, yet he will blesse himselfe, and his accursed soule. Thus Usure, thou idolater, that dost glory in thy shame,

Idem Sermon
vpon Luke 1.
74. 75.

Note.
Nothing precious to the
Usurer but
money.

Usurers haue
hard hearts.

Their weak
prosper not.

in thy euill gotten gold : dost thou not know, that thy wealth shall melt like snow before the Sunne ? Thinke it thou still to hold it ? O foole, this night shall they take away thy soule, perhaps this instant, and then whose is all this ? After that *Zacheus* fell to the seruice of Christ, and that Christ entred into his house, he presently forsooke the seruice of Mammon, made a large restitution of that which he had gained by such vnlawfull meanes, and then began to be liberall : and not onely to lend freely, but to giue for nothing. He gaue the one halfe of all his goods to the poore. If God would at this day worke thus in the heart of one *Zacheus*, a rich Vsurer, how many poore might be relieved by such a restitution ? He might maintayne many a needy man, and saue his owne soule. Well, this one thing we know, the word that proceedeth out of Gods mouth against vsury, shall not returne in vaine, if it cannot worke reformation, it will worke confusion.

1535. 31.

Idem Sermon
vpon Rom. 13.
8. 9. &c.

Vsury the can-
ker of the
Common-
wealth.

Euery man is to his neyghbour a debtor, not onely of that which himselfe borroweth, but of whatsoever his neyghbour needeth : a debtor ; not onely to pay that he oweth, but also to lend that he hath and may conveniently spare ; to lend I say according to the rule of Christ, *Luke. 6. Lend looking for nothing thereby.* So that these over-payments, the vsury which hath spoyled and eaten vp many, the canker of the Commonwealt, is vterly both forbidden to man, and abhorred of God. To bargain for Lead, Graine, or Leases, with such as haue neyther Lead, Graine, nor Leases to pay, neyther any such matter meant, but onely vnlawfull gaine of money, the party to forfeit his obligation, because he neyther can, nor meaneth such payment, and the lender not content to receiue lesse aduantage then thirty at the hundred, this is but a patched cloake to couer this vild

wild sinne withall. Whatſoeuer thou receiueſt vpon condition, or by what meanes ſoeuer thou receiueſt more then was lent, thou art an vſurer toward thy brother, and God, will be a reuenger againſt thee. He whom thou ſhouldeſt obey if thou wilt be ſaued, doth in expreſſe words command thee, not to lend thy money for vſury: This Word of God, man can- not diſpence withall, and it ſhall not returne in vaine; if it cannot be a conuerting commandement, it ſhall be a confounding iudgement. The reaſons of men for vſury muſt giue place to the precepts of God againſt it. What man art thou that wilt be wiſer then thy Maker? Hath God condemned it, and dareſt thou defend it? is it in his iudgement iniurious, and doth thy iudgement thinke it equal? Hath he ſeene reaſon to prohibit it, and doſt thou ſee reaſon why thou mayſt vſe it? ſuch reaſons with the makers and vſers of them; the Lords iuſtice ſhall deſtroy. And yet in truth all Nations, at all times haue condemned it, as the very bane and peſtilence of a Commonwealt: whereof the old Romane both Hiſtory and praſiſe is an often witneſſe. Theſe ſecret ſhifts are ſcene of God, and abhorred, and will be re- uenged: well mayſt thou eſcape the hands of man by thy coloured deluſions; yet canſt thou not eſcape the ſharpe and ſwift iudgement of God: who accordingly as hee hath threatned, will exclude thee out of his Kingdome, interdict thee his Tabernacle, and hurle thee into Hell: Where thy euill gotten money can neyther redeeme nor helpe thee, a juſt reward for thy vniuſt vſury. Our Apoſtle requireth that we pay vnto euery man the thing that we owe, and we are as much debtors to lend freely, as others ſaythfully to pay the thing which was lent.

Exo. 22. 25.

Levit. 25. 27.

Deut. 23. 19.

The reaſons of men for vſury, muſt giue place to the precept of God againſt it.

The old Ro- mans condemn- ed vſury

Note.

The bowels of compaſſion are in ſome men ſo mar- ualouſly dried and cloied vp, that they turne away their faces

Ident Sermon vpon Micah. 68 p. 100.

Vsurers worse
than Iewes.

Note.

faces from all men, that desire any thing at their hands, though they aske it not of gift, but of loane, vlesse they aske to buy the loane with Vsury. The Iewes euen till this day will not lend vpon vsury among themselues, but lend freely to their brethren and without gaine. *Iudas* himselfe that sold his Master for money, was not more cruell hearted I suppose then these men are, who for money deuoure their brethren: their hearts are iron hearts, they haue no sparke of pity or compassion left in them, let them not thinke but that one day their gaine shall be their exceeding losse. If *Chrysofome* thought that one enill gotten groat, layd vp amongst a chest full of money, would be a canker to fret out and eate vp the rest, what shall become then of so much gotten by so vnmercifull and vngodly meanes? Where is loue, where is mercy, when lending of money is become merchandize? Enough hath bene sayd in this place of this matter, which if it be not amended, be ye assured that the Lord God in his iust wrath will plague you both in your selues, and in your posterity for it.

2. Testimony. *Bb. Ierem.*

Sermon vpon
Rom. 13. 12.

M Any liue in vsury, a most filthy trade, a trade which God detesteth, a trade which is the very ouerthrow of all Christian lone: *But their gaine shall be to their losse, and their money to their destruction. He that giueth his money vpon vsury, shall not dwell in the Tabernacle of the Lord, nor rest vpon his holy Mountain.*

Treatise vpon
the Sacra-
ments.

Deceiue no man by wrongfull dealing, increas not thy goods by extortion nor by vsury. *He that giueth his money to vsury, shall not enter into the Tabernacle of the Lord. He that taketh vsury of his neighbour, killeth him without a sword, the Lord will auenge it. He will not blesse ill*

got-

gotten goodes, they cannot prosper: they will neuer continue, nor remaine vnto the third beire.

Vsurie is a kind of lending of money, or corn, or oyle, or wine, or of any other thing, wherein, vpon couenant and bargaine, we receiue againe the whole principall which we deliuered, and somewhat more, for the vse and occupying of the same: as if I lend 100 pound, and for it couenant to receiue 105 pound, or any other summe, greater then was the summe which I did lend: this is that which we call vsury: such a kind of bargaining as no good man, or godly man euer vsed. Such a kind of bargaining as all men that euer feared Gods iudgements haue alwayes abhorred and condemned. It is filthy gaines, and a worke of darkenesse, it is a monster in nature: the overthrow of mighty kingdomes, the destruction of flourishing States, the decay of wealthy Cities, the plagues of the world, and the misery of the people: it is theft, it is the murdering of our brethren its the curse of God, and the curse of the people. This is Vsury. By these signes and tokens you may know it: For wheresoeuer it reigneth all those mischiefs ensue.

Whence springeth Vsury? Soone shewed. Euen thence whence theft, murder, adultery, the plagues, and destruction of the people doe spring. All these are the workes of the diuell, and the workes of the flesh. Christ telleth the Pharisees, *You are of your fathers the diuell, and the lusts of your father you will doe.* Euen so may it truly be sayd to the Vsurer, Thou art of thy father the diuell, and the lusts of thy father thou wilt doe, and therefore thou hast pleasure in his workes. The diuell entered into the heart of *Iudas*, and put in him this greedinesse, and couetousnesse of gaine, for which he was content to sell his master. *Iudas* heart was the shop, the diuell was the foreman to worke in it. They that will be rich, fall into temptation and snares, and into many foolish and noysome lusts, which

vpon 1 Thes.
p. 123.
Vsury defiaed.

No good man
an Vsurer.

Note.
Vsurers
say, I ord
increase our
sayth, and then
make such a
confession of
it as Bo. Jewell
doth in this
place.

Idem p. 115.
The cause of
vsury.

Iohn 8.
Vsurers of
theirs fathers
the diuell.

1 Tim 6. 9. 10.
drowne

drowne men in perdition and destruction. For the desire of money is the roote of all euill. And *S. Iohn* saith, *Who sooner committeth sinne is of the Diuell.* *1 Ioh. 3.8.* Thus we see that the diuell is the planter, and the father of vsury.

Idem p. 116.
The fruits of
vsury.

What are the fruits of vsury? *A.* 1. It dissolueth the knot and fellowship of mankind: 2. It hardneth mans heart. 3. It maketh men vnnaturall, and bereaueth them of charity, and loue to their dearest friends. 4. It breedeth misery and prouoketh the wrath of God from heauen. 5. It consumeth rich men, it eateth vp the poore, it maketh bankrupts, and vndoeth many householders. The poore occupiers are driuen to flee, there wiues are left alone, their children are hopelesse, and driuen to beg their bread, through the vnnmercifull dealing of the couetous vsurer.

Idem p. 120.
Our forefathers
abhorred
vsury.

He that is an Vsurer, wisheth that all others may lacke and come to him and borrow of him: that all others may lose, so that he may haue gaine. Therefore our old forefathers so much abhorred this trade, that they thought an Vsurer vnworthy to liue in the company of Christian men. They suffered not an Vsurer to be a witnesse in matters of Law. They suffer him not to make a Testament, and to bestow his goods by Will. When an Vsurer dyed, they would not suffer him to be buried in places appointed for the buriall of Christians. So highly did they dislike this vnnmercifull spoyling and deceiuing our brethren.

Idem p. 121.
All professions
of men con-
demne Vsury.

But what speake I of the ancient Fathers of the Church? there was neuer any Religion, nor Sect, nor State, nor Degree, nor Profession of men, but they haue disliked it. Philosophers, Greekes, Latins, Lawyers, Diuines, Catholikes, Hereticks; all Tongues, and Nations, haue euer thought an Vsurer as dangerous as a theefe. The very sense of nature, proues it to be so. If the stones could speake, they would say

say as much. But some will say, all kindes of vsury are not forbidden, there may be cases where vsury may stand with reason and equity, and herein they say so much as by wit may be deuised, to paint out a foule and vgly idoll, and to shadow themselues in manifest and open wickednesse. Whatsoeuer God sayth, yet this or this kind of vsury, say they, which is done in this or this sort, is not forbidden. It profiteth the Commonwealth, it relieueth great numbers, the poore should otherwise perish, none would lend them.

Idem p. 124.
The Vsurers
obedience.

By like good reason, there are some that defend theft and murder, they say, there may be some case, where it is lawfull to kill or to steale: for God willed the Hebrews to rob the Egyptians, and Abraham to kill his owne sonne Isaac. In these cases the robbery and the killing of his sonne were lawfull. So say they. Euen so by the like reason doe some of our countrey men maintayne concubines, curti- zans, and brothel-houses, and stand in defence of open stews. They say they for the benefit of the Country, they keepe men from more dangerous inconueniences, take them away, it will be worse. Although God say, There shall be no whore of the daughters of Israel, neither shall there be a whore-keeper of the sonnes of Israel. Yet these men say all manner of whoredome is not forbidden. In these and these cases it is not amisse to allow it.

Answer.

Some please
for Vsurers, as
Papists for
whores.

As Samuel sayd to Saul, so may we say to the Vsurer: thou hast deuised cases and colours to hide thy shame, but what regard hath God to thy cases? What careth he for thy reasons? the Lord would haue more pleasure, if when thou hearest his voyce thou wouldest obey him. For what is thy deuice against the counsell, and ordinance of God? What bold presumption is it for a mortall man to controule the Commandements of immortall God? And to weigh his heavenly wisdom in the ballance of humane foolishnesse? When God sayth, thou shalt not take vsury, what creature of GOD art thou which canst take vsury? When God maketh

Idem p. 126.
God cares not
for Vsurers
excuses.

They are of a desperate mind. it vnlawfull, what art thou, oh man, that sayst, it is lawfull? This is a token of a desperate mind. It is found true in thee, that *Paul* sayd, the loue of money is the roote of all ill. Thou art so giuen ouer vnto the wicked Mammon, that thou carest not to doe the will of God.

Idem p. 144.

Thus much I thought expedient to speake of the loathsome and soule Trade of vsury, I know not what fruit will grow thereby, and what it will worke in your hearts. If it please God, it may doe that good that I wish. I haue done my duety, I call God for a record vnto my soule, I haue not deceiued you. I haue spoken vnto you the truth. If I be deceiued in this matter, O God thou hast deceiued me. Thou sayst, *Thou shalt take no vsury.* Thou sayst, *He that taketh increase, shall not liue.* What am I, that I should hide the words of my God, or keepe them backe from the hearing of his people? The Learned old Fathers haue taught vs, it is no more lawfull to take vsury of our brother, then it is to kill our brother. They that be of God, heare this, and consider it, and haue a care that they displease him not. But the wicked that are no whit moued, and care not what God sayth, but cast his Word behind them: which haue eyes and see not, and eares yet heare not: because they are filthy, they shall be filthy still: their greedy desire shall increase to their confusion, and as their money encreaseth, so shall they encrease the heapes of their sinnes. Pardon me if I haue beene long or vehmeent, of those that are Vsurers I aske no pardon.

Note.

Idem p. 145.

Vsury a cruell
and detestable
sine.

I heare that there are certaine in this City which wallow wretchedly in this filthinesse, without repentance, I giue them warning in the hearing of you all, and in the presence of God, that they forsake this cruell and detestable sin. If otherwise, they continue therein, I will open their shame, and

and denounce Excommunication against them, and publish there names in this place, before you all. That you may know them, and abhorre them, as the plagues and monsters of the world: that if they be past all feare of God, they may yet repent and amend for worldly shame.

Bb. Iewel threatneth excommunication against Vsurers.

Tell me thou wretched wight of the World, thou vnkind creature which art past all sense and feeling of God, which knoweth the will of God, and doest the contrary? How darest thou come into the Church? It is the Church of that G O D, which hath sayd, thou shalt take no vsury, and thou knowest he hath so sayd. How darest thou read or heare the Word of God? It is the Word of that God, which condemneth vsury; and thou knowest he doth condemne it. How darest thou come into the company of thy brethren? vsury is the plague and destruction and vndoing of thy brethren. And this thou knowest. How darest thou looke vpon thy Children? Thou makest the wrath of G O D fall downe from Heauen vpon them. Thy iniquity shall bee punished in them to the third and forth Generation. This thou knowest. How darest thou looke vp into Heauen? Thou hast no dwelling there: thou shalt haue no place in the Tabernacle of the highest. This thou knowest. Because thou robbest the poore, deceivest the simple, and eatest vp the Widowes Houses: therefore shall thy Children bee naked, and begge their bread: therefore shalt thou and thy riches perish together.

Vsurers impudent.
1 Because they come to Church.
2 Because they read G O D S Word.
3 Because they come into the company of good men. They cause Gods wrath to fall vpon their children.

The third Testimonie, Bishop King.

How long will the Vsurer and oppressor of others Vpon Iouas. whose Lawes are as knives, and whose teeth be of iron, sleepe in his bed of mischiefe, as the Psalmist calleth

it, and in the contemplation and solace of his ill gotten goods?

Idem p. 444.
Lecture 32.

How long haue we cried against oppressions, and smitten the oppressours with the rod of Gods vengeance, as *Moses* smote the Rocks? And yet what one drop of remorse haue we euer wrung from their stony hearts? How long haue we clapt our hands at the shamelesse vsury of this place? If vsury bee too stiffe to be moued, yet we must free our soules, and if it were possible, we would also free them that are wrapt in their snares. If they little esteeme the warning of the fifteenth *Psalme*, that giue their money vpon vsury, let them at least take heede that receiue it. Let them not trie to beare an Oxe vpon their shouldrs, when they are vnable to beare a Goate. That is, if pouerty be burthen enough vnto them, let them not adde the burthen of vsury. They aske what they shall doe? Dost thou aske? Saith *Plutarke*. Thou hast a tongue, begge. Thou hast hands, worke. Thou hast feete, walke. Thou hast an heart, thinke.

Ministers must
preach against
vsury.

*Plutarch de
vicia. Nihil tam
molestum
quam red-
dere.*

Idem p. 504.
Lecture 37.

Naniga, renaniga, sale forward and backward, take any paynes, rather then to fall into the merrey of an Vsurer. There is nothing so bitter as to restore.

I would our Vsurers would marke this, that of all those gricuous offences whereof *Nineveh* had labourred a long time, the rest are held a sleepe, and their names spared, as not worthy in comparison to come in speech with their faire superiour iniquity; onely the wickednesse of their hands, which is not least in biting the poore, is remembered and reported in speciall wordes. Spake I of Vsurers? There are none: neyther is there a Sunne in the Skie. For mine owne part, I know them not. For they haue taken neither Horse nor Bullocke of mee. But for my brethrens sake both in the City and Country, I wish that their

*Namq, meos
nec aquos
mihinec va-
puere inuen-
cos. Plutar.
de nitando
are alieno.*

their billes and bonds were all heaped together in the Market place; and set on fire, as they were sometimes at *Athens*, that wee might all ioy and say, as *Alciades* then did; we neuer saw a clearer fire. But because we cannot ease our hearts so soone of them, nor by such meanes I will tell them for their owne comfort what they shall trust to amongst other things: that although they labour in the fire to get riches, yet the time shall come, when there shall nothing remaine vnto them but this, that they shall be able to know and recount with themselves, how many debtors they haue quite vndone: As for their treasures of iniquity, let them plainly vnderstand that they put them in a bottomlesse bag which could hold nothing: Ill gotten goods neuer descend to the third heire; perhaps, not to the second, nor first, nor to benefit himselfe, who thinketh he hath most handfast. *She gathered in of the bird of an harlot, and it shall returne to the wages of an harlot*: They gathered their wealth by vsury, and vsury or somewhat else shall consume it. *Guio* the Vsurer, as *Lucian* reporteth, lieth in hell, bemoaning his hard estate, that *Radocares* an incestuous spend thrift should waste his goods: so may these, but I leaue their iudgement to God, to whom it belongeth. For vengeance is his, and he will repay it. Yet dare I giue sentence against it, as far as the ancient Romanes lawes did: wherein because a thiefe was bound to make restitution of double, the Vsurer of foure fold. Their meaning is plaine enough, that they esteemed vsury a double theft, and that at the least is my iudgement. And therefore as *Alexander Senerius* made an Act, that none should salute the Emperour, who knew himselfe to be a thiefe, so let our Vsurers, take themselves warned, and discharged (so long as their hearts accuse them of their double and treble theft) from saluting Christians, and much more from eating, drinking, conuersing, most of all from praying, fasting, communicating with Christians.

Nunquam vidi ignem purionem.

De male quæsitis, &c.

Micah 1. Vsurers goods shall not prosper.

Vsury double theft.

Note.

Vsurers not to salute Christians.

The 4. Testimony, Bishop Lakes.

In his workes
vol. p. 343.

The diuell the
image of Vsu-
rers.

THis is no small difference betwene God and the diuell. The diuell in shew, biddeth vs, loue our selues, doe all for our selues, and we are so simple as to beleue him, and thinke that we doe so; whereas the euill proues that we doe all for him, and to our owne ruine: for he is the plaine image of Vsurers, who liue by the sweat of other mens browes, and cunningly grow rich by vndoing others with a seeming reliefe.

Idem vpon Ps.
50. 11.
God will re-
proue Vsurers.

God himselfe sayth it in the close of this Psalm, *Haue this all ye that forget God*. Iewes, Gentiles, whatsoeuer you be, if you be adulterers, drunkards, Vsurers, blasphemers, any way wicked liners, *Consider this* (saith God) *lest I suddenly take you away, and there be none to helpe you*. For if we be guilty of such finnes, and encourage our selues in them by base conceits of God, God will not faile to re- proue vs, and marshall such wickednesse before vs, to con- uict vs thereof, and to confound vs therewith.

Idem Sermon
vpon Iohn 2.
26.
Vsurers fill the
land with
poore.

While the Gentleman depopulates the Countrey, and the Vsurer and Victuler are become the chiefe Tradesmen of Incorporations, what wonder if contrary to Gods Law, and the Kings, the whole Land be filled with miserable poore.

The fift Testimony, Bishop Downham.

This most reuerend and learned Bishop proues vsury to be vnlawfull by diuers arguments.

The Argument.

Proposition
vpon Ps. 13.
P. 250.

Whatsoeuer peruerteth and ouerturneth an act of vertue, especially such a necessary act to humane societies, that is to say, free lending: it is not onely a vice, but a detestable vice.

But

But vsury peruerteth and depraueth this necessary act of Assumpt. liberality and charity, (free lending,) turning it into an act of selfe loue, couetousnesse and cruelty.

Therefore vsury is not onely a vice, but a detestable Concl: vice.

The proposition is proued, because nothing is opposite to vertue but vice. As for free lending, it is a commendable act of liberality, and a necessary duty of charity.

The assumption is cleare and manifest. For whereas by the ordinance of God, and by the Law of nature, lending is free and charitable, intending the good of the borrower, and not of the lender; vsury hath made it illiberall and vncharitable, intending the lenders profit chiefly, if not onely, and seeking, yea covenanting for the lenders gaine as well out of the losse of the borrower as out of his gaine. The property of charity is not to seeke her owne, but the good of others, and whereas other vertues serue for the good of the subiect wherein they are, the acts of charity and liberality are referred to the good of others: lending therefore being an act of liberality and charity, ought to respect the good of the borrower, if not onely, yet chiefly; but lending by vsury is made an act of selfeloue, wherein the good of the borrower is sought either not at all, or but in a secondary respect, as it serueth to further the lenders gaine. For indeed the lender by vsury covenanteth absolutely for gaine, which hapneth sometimes out of the borrowers losse, and sometimes also out of his gaine, which the Vsurer will pretend to seeke and respect, but the truth is, he will neuer looke after his neighbours profit, vlesse therein he may be sure to find his owne gaine.

The vsurers lending therefore is an act of selfeloue, and it is also an act of couetousnesse. For whereas lending proceedeth from one of these 3 fountaines, either from Christian charity, or from ciuill loue and humanity, or from couetousnesse: he is sayd to lend in Christian charity, who

Note

Vsurers count
nant absolute-
ly for gaine.

Lending pro-
ceedeth from
3 fountaines,

len-

lendeth for the Lords sake, to his needy neighbour, looking for nothing againe: in ciuill charity or curtesie, who lendeth to pleasure his friend, looking for his owne againe: in couetousnesse who lookes for more then his owne. For indeed what is *alumnus*, that is couetousnesse, but an unlawfull desire of hauing more.

2 Argument.

Idem p. 310.

Vsury cannot be practised with a good conscience, because it cannot be done in fayth, that is to say, in a sound perswasion out of the Word of God, that it is lawfull: and whatsoener is not of fayth is sinne.

3 Argument.

Phil. 4. 8.

Rom. 12. 17.

1 Thes. 5. 22.

That which is not honest and of good report, is not to be practised: For the Scripture teacheth vs, that we should doe such things as are honest, and of good report, prohibiting for honest things, not onely before God, but also before men, abstaining from all shewes of euill.

*Improbatur
iury quatuor
qui in odia
hominum in-
currunt ut
feneratorum
De Off. lib. 1.*

But vsury is a very odious thing, and of ill report: the very heathen by the light of nature detested it. Truly saith, such things are to be disliked which are odious, as namely that of Vsurers. *Columella* saith, that vsury is odious even to those whom it seemeth to helpe. *Strabo* saith it is hated most worthily, &c. As for Christians, vsury in ancient time was so odious among them, that if any were but suspected to be an Vsurer, his house was counted the house of the diuell, no neighbour would fetch fire at his house, or haue any thing to doe with him, children would poynt at him in the streets: yea, by the lawes of Christians they are disdained persons. The Scriptures censure vsury as an abomination; that is, as a sinne to be abhorred. and Ps. 109. 11. the holy Ghost vseth this interpretation against the wicked: Let the exactour (meaning thereby the vsurer, as all Translations, almost, besides some English doe read) ensnare all that he hath. Whereby it may be gathered, both that to be an Vsurer is an odious thing, and that it is a curse to fall into his snare.

vid. Cent. 12.
cap. 4.

The vsurers
house called
the house of
the diuell.

Scing

Seing therefore vsury is and alwayes hath bene a thing so odious and of so bad report, no Christian can practise it with a good conscience.

The Vsurer denies the conclusion.

The Vsurer sinnes against God, his neighbour, and himselfe.

First against God by impiety and vngodlinesse. For the Vsurer wants the feare of God.

Leuit 25. 36.
Neh 5. 9.

2 He disobeyeth the Commandements of GOD, straightly commanding free loane, and sharply forbidding vsury, and contemneth the threatnings of God denounced against the same.

Idem p. 270.

3 He sinnes by infidelity, in not beleeuing the gracious promises of God made to those who lend freely: for as *Chrysost.* hath well said vsury is the offspring of infidelity.

Vsurers infidels.

4 By diffidence, ending commonly in prophaneſſe. For the Lord would haue our faith concerning spirituall blessings in heavenly things, to be exerciſed and confirmed by our affiance reposed in his goodnesse for temporall blessings in earthly things, as may be gathered by the order of the fourth and fifth petitions of the Lords Prayer.

Page 271.

But the Vsurers whole endenour is to ſettle himſelfe and his eſtate as it were out of the gunſhot of Gods providence: he will not deale by husbandry, or traffique becauſe of the hazards whereunto eyther of both is ſubieſt: that is to ſay, becauſe of his diffidence in God, to whoſe providence he dare not truſt his goods: and therefore he will make ſure worke for himſelfe, that he ſhall not neede to ſtand to Gods courteſie. The practice of vsury ſhall bee as a Tower of *Babel* vnto him, that whether G. O. D. doe bleſſe the traffique of men, or not, or whether it goe well or ill with Husbandrie, hee will bee ſure both of his Principall and of his gaine. All is one to him, whether the Marchants gaine or looſe, ſinke or ſwime, whether there bee Famine or plenty faire.

The vſurers dare not truſt to Gods providence.

Note.

E

weather

weather or foule, hee feareth no floods. In a word, his chiefe endenour is, that in respect of worldly things hee may haue nothing to doe with God; and so at length of a faithlesse man hee becommeth also prophaine, hauing forgotten God, as for this sinne the Lord chargeth *Ierusalem*, neyther is God, I meane the true God in all his thoughts; for his god *Mammon* doth wholly possesse his heart.

Vsurers: idolaters,

The Vsurer sinneth by Idolatrie. For seeing the roote of vsury is couetousnesse (which is the roote of all euill) it cannot bee denied; but that euery Vsurer is couetous; and euery couetous man is an idolater *Eph. 5. 5.* And a Seruant of *Mammon*, *Mat. 6. 24.* And therefore no true Seruant of the Lord, now you must remember, that for couetous persons and idolaters, there is no inheritance in Heauen.

Idem p. 232.
The Vsurer is both vniust & vncharitable.

Note.

See the answer to object. 2.

Secondly, the Vsurer sinneth against his neighbour for whereas there are two duties especially to be praised towards our neighbour, that is to say, Iustice and Charity: Iustice, to giue euery man his owne and Charity, not to seeke our owne but other mens profit: Iustice, to do no wrong, Charity, to do good to all; vsury offendeth against both, as being both vniust and vncharitable. Which copulation is duely to be marked: For whereas some alledge, that vsury is not against Charity, when neyther the lender nor borrower is hurt thereby, it shall hereby appeare, that if at any time it may seeme not to be opposed to Charity as an hurtfull thing, yet it is alwayes opposed as an vniust and vnequall thing: For first, the generall Law both of Iustice and Charity is this, as you would that men should do to you, so do you to them likewise. But when you haue neede to borrow, you would that Men should lend you freely, and not impose Vsury vpon you: therefore in like case, when others would borrow of you in their

their necessity, you ought to lend them freely, and not impose vsury vpon them.

Thirdly, the Vsurer sinneth against himselfe by desperate folly. For as euery notorious Malefactor may truly be said to cast away himselfe, and is guilty of selfe-murder, as it is said of *Korah* and his complices, *Num. 16. 38.* so the Vsurer likewise putteth vpon himselfe the fearefull iudgements of God, and is guilty of his owne ouerthrow. For the Lord hath threatned not onely the translation of their goods from them in this world, *Pro. 28. 8.* but also, as touching the world to come, that they shall not dwell in the Mountaine of Gods holinesse (as may be gathered out of the 15 Psalme) but that they shall die the death, meaning thereby the death of the soule.) and that you may know to whom the cause of the Vsurers damnation is to be imputed, it is added, and his blood shall be vpon him. And that is it which *Leo* saith, *Pannus pecunie, funus est anime*, the gaine of vsury is the graue of the soule.

Idem p. 272.
The vsurer sinneth against himselfe,

Ezech 18. 13.

The 6. Testimony, Bisshop Babington.

Here be great flies, and those be great men, that tyrannously rule, not shearing but shauing to the very skin, if they take not skin and all. And there be lesser flies, and those be Vsures, and other biting binders, who with their *Numerine vniners*, make an vnauerfall ruine of many a mans estate, and doe fetch him in still with The condition of this obligation, that in the end his condition is wofull, and his heart breaketh with the bitter grieve of Be it knowne to all men: Surely these are cursed flies indeed, the suckers of our sap, the bibbers of our blood, the pinchers of our hearts, and the flingers and wringers of our very soules. The Egyptian flies was nothing like vnto them, but yet you see was a great plague of God, sent to punish the finnes of men. But let them remember that these flies of

Vpon Exo 1.
Ch. 8. p. 203.

Vsurers be cursed flies.

Egypt had but a time, God sent them in wrath, and tooke them away in mercy, vpon intreatie. Some *Moses* or other shall stand vp, and the Lord shall send a strong West wind, to take these canker wormes away, and cast them into the red Sea, that in our coast they may torment no longer. *Amen.*

Idem vpon the
Commande-
ments p. 69.
70.

If a man (saith the Law) borrow any thing of his neighbour, and it be hurt or else die, the owner of it not being by, he shall surely make it good. If it be an hired thing he shall not make it good, for it came for his hire. In which Law, if we well weighe it we may first see, that if we haue that thing which our neighbour would borrow, and we be able, without our hurt, well to spare it him, we are bound to do it, or else we sinne against this Law of GOD, and we euen steale from our brother, that which in right is his. For God would not euer haue made a Law for recompence of the lender, if his thing lent receiue any harme, vnlesse it had beene a necessary duty of loue to lend when we may: therefore this narrownesse of heart, and vnkind disposition, to grudge vnto any that good which by leading wee can possibly do him, it is hatefull in the eyes of God, and a plaine breach of this Commandement.

It is a necessary
duty of
loue to lend
when we may.

Secondly, in this Law, (as one hath very well noted,) wee may see a great light given to that hard controuerfie concerning vsury of money. For marke I pray you, how he saith in plaine termes, that if the thing were hired, and though it perished in the vse, yet should it not be made good by him which hired it, for it came for his hire. The money which Vsurers giue out, is hired as you know. Therefore if it were a thing that might be hired, you see the sentence of God, though it perished.

Secondly,

Secondly, marke againe how the Lord sayth, though a man lend of meere loue freely without any hire, yet shall his recompence be nothing more, then good will againe, vnlesse it die, or be hurt which he lendeth. Now money neyther dyeth, neyther commonly is any whit hurt, but re- turneth euery way as good as it came.

Thirdly, consider how the Law will haue an apparent hurt of the thing lent, or else it alloweth no recompence, but Vsurers wil haue consideration for likely losse: for, say they, If I had had my money, possibly I could haue gained thus much with it: yet are they not sure they could haue done it, for God could haue crossed their expectation, and being not sure that they could haue gained, it is not apparent that they haue beene hindred: but this Law of God prouideth in equity onely for apparent harme, and therefore nothing for them.

*Vsurers haue
consideration
for likely
losse.*

Fourthly, the equity of this Law is onely this, that good will be no losse, and therefore prouision is made They will haue for recompence, if the thing lent receiued hurt: But Vsurers will haue their good will, as they call it, certaine and an excessive gainer.

Fifthly, in this law of God, the borrower is respected, that he should haue helpe of his neyghbour, and not pay for it, vnlesse he hurt the thing which he borrowed, but vsury regardeth wholly the lender. Wherefore it seemeth that if this Law of God had euer any equity, this Vsury of money had euer plaine iniury, and that this kind of lending is voyd of loue, and therefore apparantly a breach of this Commandement.

*Vsury regardeth wholly
the lender.
Vsury plaine
iniury voyd of
loue.*

CHAP. 4.

The iudgement of our most Learned and Orthodox-
al Diuines concerning vsury.

The first Testimony, Do^r Willet.

vpon Exodus,
p. 509.
vsury defined.

BEfore the seuerall poynts belonging to this question can be discussed, first we must see what vsury is 1. *Plus ex mutuo velle, quam mutuum sit, iniquum est*, to desire more by lending, then was lent is wicked. *Caietan. 2. Vsurum est luctum quod accipitur, solius mutationis causa.* Vsury is a gaine, which is taken onely for lending. *Vrsinus. Quicquid lucri præter sortem datur*, what gaine soeuer was giuen beside the principall: whereupon it is called in the Hebrew *Tarbish*, that is, encrease of the multiplying. *Caluin. 3.* After the same manner was vsury defined in former times; as *Caribag. 3. c. 16. Nullus clericorum amplius accipiat, quam cuiquam accommodavit*, that none of the cleargy should receiue more then he hath lent. *Augustine* thus describeth an vsurer, *Si plus quam dedisti, expellat accipere, feneratoris*, if thou looke to receiue more, then thou hast giuen, thou art an Vsurer.

That this kind of vsury is vterly vnlawfull, and not to be practised among Christians, it shall appeare by these reasons.

Vsurye condemned,
vnlawfull to
the Iews.

First, the Hebrews were forbidden to take any vsury at all of their brethren; of the Gentiles they might: but now *diruta est maceries*, the wall of partition is taken away, there is neither Iew nor Gentile, but all are one in Christ. *Caluin.*

Of it selfe
hurtfull.

Secondly, *Vsurum ex suo genere nocina est*. Vsury euene of it selfe is hurtfull, because it is called *Nesheb*, biting. *Caietan.* And the law of nature teacheth: that we should not doe that to another, which we would not haue offered to our selues.

Third-

Thirdly, vsury was detestable among the Heathen, Detestable as much more odious ought it to be among Christians : among the Hea- as *Cato* being asked what it was to play the Vsurer, then, answered, *Idem quod occidere* ; all one, as to kill ; and further hee said, that in former time, they vsied to punish a theefe but in two fold, an Vsurer in foure fold : *Caluine.*

Fourthly, vsury is against the first institution of money, Against the first institution of money. *Pecunia inuenta est, &c.* Money was inuented, and found out, that thereby things necessary for the maintenance of this like might bee provided : but now it is per- uerted and abused to couetousnesse, that money may en- crease money.

Fifthly, the Scripture absolutely condemneth vsury Vsuray against Ps. 15. 5. *Ezech.* 18. 17. And *Chrysostome* sayth, *Vsurarius super omnes mercatores maledictus* ; the Vsurer is accursed beyond all Merchants and trading men. And hee further vseth this comparison, like as when one fifteth Wheate or any other graine in a sieue, all the graine by little and little shippeth thorow, and so, *Solum Stercus remanet in cribro*, onely the soile and durt remaineth in the sieue : so of all the substance and ill gotten goods of Vsurers, *Nihil remanet prater pec- casum*, nothing remaineth beside sinne, &c.

If it be Objected, that God permitted the He- Object. brewes to take vsury of the Gentiles, therefore it was not simply vnlawfull : to this it may bee Answered, Answ. that they were those seven Nations of the *Canaanites*, of whom they might take vsury, which Nations they were commanded to destroy : and so by this meanes they might weaken their estate, and empouerish them : whereupon *Ambrose* inferreth, *Ab hoc Vsuram exige, quem non sit crimen occidere*. Exact vsury of him,

Obiection.
P. 511, 112.

him, whom it is not vnlawfull to kill.

But Dr. Willet hath certaine considerations, which make the receiuing of some gaine by the loane of money, not vnlawfull.

Answer.

Obserue his considerations dilligently, and thou wilt vtterly dislike thy vsurious practises.

First, if thou lend thy money vpon vsury, thou must not be such a one as maketh it thy trade to liue by letting of money.

Secondly, thou must not lend money vpon vsury to those of the poorer sort: for to such it is simply forbidden to lend vpon vsury, *Exod. 22, 25*, and that which he allowes, is properly no vsury, (as he sayth:) but rather a gratuity, that he which hath gained by anothers money, should, to shew his thankfull mind, make him, which was the occasion thereof, a reasonable partaker of his gaine, *Gratitudo animi lege naturalis mandatur*: this gratitude and thankfulness of mind is commanded euen by the law of nature.

Thirdly, the interest which thou receivest must be moderate not excessive.

Fourthly, this consideration which thou receivest for the loane of money, must not be *ex pacto*, it must not be agreed vpon by any certaine compact or covenant: as the words here are, *In testimonium, non imponetur ei*: you shall not impose or lay vpon him vsury. It is not lawfull to covenant with a man certainly to pay so much; he may loose by vsing the money, he may be in hazzard also of the principall; for the lender then to receive a certaine gaine, where the borrower is a certaine loser were not iust. Such indifferency must be vsed, as that the borrower be contented, as to be made partaker of the gaine, that commeth by his money, so also proportionably to beare part of the losse.

Note.

What say you
to these vsu-
rers.

The second Testimony, Dr. Smith.

In Willet
vpon Levit.
p. 625.

THIS is the full definition of vsury: *Quando aliquis accedit usui rei gratis interposita pactione*: When as any thing

things commeth for the vse of money aboue the principall, vsury defined by way of contract, or compact: for so it is sayd in the law *lo testum, non impones*, Thou shalt not put vpon him vsury.

That opinion which condemneth all vsury, is grounded vpon euident testimonies of Scripture, *Pf. 15. 5. Pro. ned. 28. 8. Ezek. 18. 13. 17. & 22. 12.* and these places haue somewhat in them more generall, then to be restrained to the peore: as that in *Ezek. 22. 12.* In thee haue they taken gifts to shed blood; in thee haue they taken vsury and encrease, and thou hast greedily gained of thy neighbour by extortion: these kinds of oppression may be committed as well against the rich as poore, though more against these then the other.

The second Argument against vsury, is from the decrees, of counsels, and testimony of Fathers, which generally forbid all vsury. *vide locum.*

It is answered to these, and the like testimonies, that the Fathers speake against cruell and vnconscionable vsury: *Que omnibus seculis plus satis obtinuit*, which preuailed too much in euery age.

But surely they condemne all vsury whatsoeuer: as *Answ. Augustine* sayth, *Si plus quam dedisti expectas accipere, fenerator es*: if thou expect to receiue more then thou gapest, thou art an vsurer. And *Bernard* sayth, *quid est usura? venenum patrimonij: quid est usura legalis? lauro praedicans quid intendit*, what is vsury? the poyson of ones patrimony: what is legall vsury? a thiefe foreshewing what he intendeth; *inter praecepta familiar.*

The third generall Argument against vsury is, from naturall reason: as *Aristotle* thus reasoneth against it.

First, from the vnprofitablenesse of it: for he that is rich in money, may oftentimes want necessary food.

F

Second- *Politi. l. c. 9.*

vsury condemn-

1 By Scripture-

2 Argu.

Obiect.

Idem p. 627.

Answ.

in p. 36, con. 3.

videtur aut.

picta & dicit.

duas resque.

the true Church p. 438.

Secondly, from the infinitenesse of the desire of money: all men that are desirous of money, doe encrease it infinitely, whereas every laudable act, hath a certaine and determinate end.

Thirdly, they peruert the end for the which money was appoynted, which was for commutation, and to be a meane to the end: but they make money it selfe the end.

Fourthly, the manner of the gaine sheweth it to be vnnaturall: for it is according to nature to reape profit from the fruits of the earth, or from Cattell: but it is against nature to reape gaine from men, from one another: and whenas money begetteth money; whereof vsury hath the name, of begetting.

● *Obiect.*

Answer.

To these reasons some answer, That although money be barren of it selfe, yet by money one may purchase grounds which will bring him fruit: But still the argument is good for originally this encrease commeth out of money by mans industry: and so by two things not apt to bring fruit, gaine is had: by men, and money: and besides this answer ierues not, but onely for profitable vsury: but where one taketh vp money to supply his want, and necessity, there ariseth no such fruit.

The third Testimony, Dr. Williams.

The true Church p. 438.

Usurers vniust
against all laws
1. Of nature.

2. Of Moses.
Luke 6. 35.

3. Of grace.

That you may perceiue and vnderstand, how odious and how detestable this biting theft is, I beseech you to consider. First, how vniust he is, especially in these two things: 1. In selling that which he oweth vnto the poore, for the law of nature tels thee, that he which hath, should lend and helpe him which hath not, as we see the floud, finding the emptinesse of a poole, will not passe vntill it fills it; the Law of *Moses* bids the same thing; and the law of grace confirms it, saying, *Doe good and lend hoping for nothing againe:* and yet the couetous man tels that which God commands him to giue: and he lets that for

vie

vſe which the Lord inioyneth him to lend for loue.

2 In eating that which he neuer laboured for; for the Lord ſayd, *In the ſweat of thy face thou ſhalt eate thy Bread* : but the Vſurer eateth the labour of other men, Gen. 3. 19.

and for the vſe of his money he vſeth to get vineyards which hee planted not, Houſes that hee builded not, and many other things that he neuer laboured for. The vſurer eateth what hee neuer laboured for.

Secondly, how cruell he is ; becauſe he eateth and drinketh that with ioy and laughter, which the poore man hath gotten with grieve and teares. Hee is moſt cruell.

Thirdly, how for his theft hee tranſcends all other kind of Theeues whatſoener : for as there is not a more effectually plague to hurt a man then a familiar enemy : ſo the Vſurers, being domeſticall foes, they doe impoveriſh and diſinherit more men then any other Theeues can doe ; becauſe other Theeues ſteale ſecretly and in the night time, but the Vſurers follow their trade manifeſtly, though cunningly, day and night : and therefore, when the Romanes enioyned other Theeues to make double reſtitution for their theft, they compelled the Vſurers to reſtore fourefold for their tranſgreſſion. Hee is the worſt of all Theeues.

Fourthly, how fearefull is the puniſhment of ſuch theft ; becauſe, as they haue ſpoiled others, ſo they ſhall be ſpoyled themſeues ; and their ſpoyle will bee the greater : becauſe that as the Dog, ſnatching the Bread out of the Childrens hands, ſnatcheth the hand withall ; ſo Vſurers, ſeeking the wealth of the poore, are thereby become the viter ruine of the poore, and therefore their wealth ſhall be ſoone taken from them. The puniſhment of vſurers.

2 As they haue puniſhed the poore on Earth more then many others, ſo their puniſhment in Hell ſhall be greater then moſt ſinners. 1 In this world Idemp. 439.

And in this there infernall puniſhment ; it is obſerued that the vſurers and their children ſhall perpetually curſe each other, the father ſaying, curſed art thou, O ſonne, becauſe that for thy ſake I am tormented in this flame ; for I How the vſurers and their children doe curſe one another euerlaſtingly in hell

became an vsurer, lest I should leaue thee a begger; I gathered wealth, that thou shouldest not be poore; and I was contented to be poore in grace, that thou mightest be rich in goods; and therefore I am now poore in all things, but in torments. And the sonne, on the other side, saying vnto his father, nay, rather cursed art thou, O father, *Quia nisi male congregasses mihi diuitias, non male congregatas conseruassess*; because thou gatherest thy wealth with iniquity, and ledest them vnto me with a curse, which hath consumed them and destroyed my soule:

The forme of
an absolution
which Antonius
used to an
vsurer.

That Seraphicall Doctor *Antoninus*, Arch-bishop of *Florence*, after he had heard the confession of a wretched Vsurer, gaue him no other absolution than, *Deus miseretur tui, si vult, et condonet tibi peccata tua, quod non credo: et perducat te in vitam eternam; quod est impossibile*: God be mercifull vnto thee, if he please, and forgiue thee thy sinnes, which I doe not beleue; and bring thee to eternall life; which is vnpossible: that is, *Rebus sic stantibus*, if God doth not wonderfully worke a strange conuersion in his heart, and the Lord himselte threatneth, that he which robbeth or giueth to vsury, and receiueth the increase into his bags, he shall dye the death, and his blood shall be vpon him.

The fourth Testimony, Dr. Sutton.

Lectures vpon
Rom. 12. p. 196;
vsurers excuse
their sinnes.
p. 476.

There is no sinne, be it neuer so prodigious and foule but his master hath some plea for it, and some reason to vphold it. Some haue Scripture, as couetousnesse hath 1 Tim. 5. 8. Vsury hath, *Deut. 23. 20. Vnto a stranger thou mayst lend thy money vpon vsury, though not to thy brother.*

Many perswade themselves that they haue lawfull callings when they haue none; such as liue by vsury, carding, dicing, playing, these haue neyther the Author, God, nor the end, the common good.

No

No calling is lawfull, when the action pleaseth not. Idem p. 477
 God, as 1 Cor. 10. 31. By this I hope some will learne
 at last to giue ouer their calling, whereby they bring not
 honour, but dishonour vnto God: those that liue vp-
 on vsury, by dicing-Houses, by penning and acting of
 Playes, let them all remember this, mine heart trem-
 bles to thinke, what calling these men haue, my Soule
 wonders how they glorifie God in them, I marvel how
 these make for a publicke good: How God is honoured, a
 kingdome bettered, the common good promoted by them
 I know not, I beleene not.

The fifth Testimony Mr. Wilkinson.

Let those who plead this cause consider, that God
 dispenceth with no vsury, when *Nesheb* the biting
 and *Tarbiuh*, which they call the toothlesse vsury are
 both condemned. *Ezek.* 18. 8. 13. That the lender, for
 eight or siue in the hundred, deales not as he would be
 dealt withall, for he himselfe would neyther giue eight,
 nor siue, nor two, if hee could borrow freely; and the
 rule of loue is, to doe to all men as we would they should
 do to vs, *Mat.* 7. 12. Let them consider how vsury is
 cried downe, among other oppressions *Neh.* 5. & *Psa.* 15. 5.
 How it is condemned by the Councell of *Nice* in Clergy
 men, as a matter of filthy lucre, (if filthy lucre in Ministers,
 then no righteous dealing in others.) how it hath bene
 the vtter ruine of many thousands in our Nation; how in
 the Church of Rome at this day, all Vsurers are excom-
 municated monthly (how no man of note in all antiquity
Iewes and *Manichees* excepted) none I say of honesty and
 learning, for fiftene hundred yeeres after Christ hath
 euer undertaken the defence thereof: wherefore as
Isaiah sometimes sayd to the men of *Hophra*, when
 they stood for *Baal* against *Gideon*, Will you contend for
Baal? let him plead his owne cause: so say I to the patrons

Vsurers haue
no lawfull cal-
ling.

Debtbooke p.
61. 62.
All vsury for-
bidden.
Vsurers do not
as they would
be don vnto.

Vsury the
ruine of thou-
sands.

No honest lea-
ned men defend-
ed vsury for
fiftene hun-
dred yeeres af-
ter Christ.

of vsury; will you contend for Mammon? let him plead his owne cause.

The sixth Testimony, Mr. Smith.

VSurry is vnlawfull, for:
 First, It is against the law of charity because charity, biddeth vs to giue euery man his owne, and to require no more then our owne: but vsury requireth more then her owne, and giues not to other their owne. Charity reioyceeth to communicate her goods to other, and vsury reioyceeth to gather other mens goods to her selfe.

Against the law of nations. Secondly, it is against the law of nations, for euery nation hath some law against vsury, and some restraint against vsurers.

Against the law of nature, and of God. Thirdly, it is against the law of nature, that is the naturall compassion which should be among men: the rich should distribute and doe good.

Gainie makes vsury lawfull. Fourthly, it is against the Law of God. *Exod. 22. Len. 25. 36. Deut. 23. 19.*

Note.



Some thinke that vsury is lawfull, because it is gainefull as *Saul* thought that the idolaters beasts should not be killed, because they were fat: But as he was commanded to kill the fat beasts, as well as the leane, so we are commanded to kill fat sins, as well as leane sins: gainefull sins, as well as prodigall finnes.

The 7. Testimony, Mr. Whearly.

Cauter for the couetous.

P. 71.

Vsury a notorious iniustice.
 3 sorts of borrowers,

VSurry is a notorious iniustice: when a man makes a gainie of lending, and binds the party borrowing, without consideration of his gaines or losses, to repay the principall with aduantage. For whereas there be three sorts of men that vse to borrow, either poore men, whom necessity driues to it, or vnthrifts, whom prodigality driues to it; or sufficient men, that hope to make a commodity of it: it is apparent by the confession euen of those that would seeme to say somewhat for this vsury, (as if it were not a needy

finne simply that it is wicked to lend on Vse to the poore needy borrower, for God hath flatly commanded to lend vnto him freely. And for the vnthrif, it is also certaine that he should not be lent to at all; for that is to feede his issue with ill humors, and to put a Sword into his hand wherewith to destroy himselfe: and thus the Vsurers most accustomed and greatest gaines are cut off. Now for the third kind of men, of them to exact gaine vncditionally, not respecting their loosing or getting, is altogether against the Law of Charity, and equity both for the light of nature will not suffer any to deny this principle of Equity, that he which will haue part in wealth, must also haue part in woes; and he that will diuide the sweet, must also diuide the sowre: he that will take of the good successe, must also take of the bad. And the light of Religion will not suffer him that hath any of it, to deny this principle of Charity; that Christians must serue one another in loue, and not themselves alone in selfe-loue: both which principles are directly contrary to the very trade of the Vsurer; for he makes sure for himselfe to haue a part onely and infalliably in the profit, and therefore serues himselfe alone, and not also his brother: and for this cause the Vsurer is set among those that cannot come to dwell in the Mountaine of God: which hee should not be, were he not vniust. So then the Vsurer, whether he do it plainely, or vnderhand, as men haue a thousand policies to couer their sinne in this respect, must vndergoe the imputation of liuing by wrong and iniurie.

Vsurers gaine
most by un-
christians.

The Vsurer
serues him-
selfe alone,
not also his
brother.

The eight Testimony Mr. Dod.

IN the same colourable theft is that common sinne of Vsury, which is of euill report, and hurtfull effect amongst men, and is forbidden of God in the Law and Prophets. It is euident in *Leuit. 25. 35. 36.* That the feare of God, and a louing and mercifull regard of

The causes of
vsury.
I Want of
Gods feare.

our

a Loue to our
brethren.

Vsurie not a
calling appoin-
ted of God.

Discourse of
true happines.
p. 55.
All vsury con-
demned.

Vsurie condem-
ned by the
best Diuines.
Idem p. 183.

It is a fretting
canker.

Note.

our brothers life, be the preseruatiues to keepe men from this Vsury: therefore the practise hereof doth grow from the want of the feare of God, and of compassion to our poore brother. Adde hereunto, that vsury is not a calling appointed of God, but a humane inuention, deuised by worldly men to gaine filthy lucre to themselves, whereby they line of the sweat of other mens brows, and doe many times adde affliction to the afflicted, and build vp themselves in the ruines of their poore neighbours, whom they ought freely to support.

The ninth Testimony, Mr. Bolton.

O Ye of the widenes of the consciences of wicked men, proceed much mincing and excusing, many interpretations, fauourable constructions and distinctions of sinne. As for example, that vsury is of two sorts, biting and toothlesse; when all kind of vsury is pestilent, and most certainly damned in the booke of God. Ministers may tell the mercilesse vsurer that he is infinitely guilty of that sinne, of which a converted Iew, an honest Heathen, a tolerable Turke, would be ashamed and remorsefull: stigmatized by ioynt-consent of charitable hearts, and strongest current of best Diuinity, with a brand of extraordinary hatefulnesse, hard-heartednesse and cruelty: which at this day doth shrewdly shake the strong sinews of this great Kingdome, like a fretting canker, with a plausible invisible consumption, doth daily waste the states, sucke the blood, and eate the liues of many poore distressed ones in this Land; fills townes and Cities with vnprofitable persons, and the country with miseries and inhumanities. Nay, and let carnall reason, covetous humours, supercilious, obstinate imperiousnesse fret, and contradict, rage, and reclaime as long as they will; to set aside prouocation of Gods plagues, and consideration of piety; even in the sense of nature, and morall conscience, it calls

an aspersion of inexpressible shame and dishonour vpon the ancient glory of this incomparable City. It is very strange that such rauenous Harpies and vsurious Vultures, (for so euen Paganisme stiled them by the light of reason,) should audaciously roust especially on high, in the Eagles nest, this Imperiall groue and Seat of Majesty.

vsurers bee
Harpies and
vultures,

The tenth Testimony, Mr. Adams.

THE Usurer is a priuate theefe like *Indas*, and for the bag like *Indas*, which he steales from Christ like *Indas*, or rather from Christians, that haue more need, and therefore worse then *Indas*. This is a man-made out of waxe: His *Pater noster* is a pawne: his Creed, is the condition of this obligation: his Religion is all religation: a binding of others to himselfe: of himselfe to the Deuill, ——— infinite colours, mitigations, euasions, distinctions are inuented, to countenance on earth, heauen-exploded vsury: God shall then frustrate all, when he powers his wrath on the naked conscience. God sayth, *Thou shalt not take vsury*. Goe now study paintings, excuses apologies, dispute the matter with God: hell fire shall decide the question.

Adams worke
p. 33-
The vsurer
like to Indas-

Note.

If Usurers will not restore by themselves, they shall by their posterity. For as *Pliny* writes of the Wolfe, that it brings forth blind Whelpes: so the vsurer lightly begets blind children, that cannot see to keepe what their fathers left. But when the father is gone to hell for gathering, the sonne often followes for scattering. But God is iust. A good man leaueth his inheritance to his childrens children: and the wealth of the sinner is laid vp for the iust.

Idem p. 330.
vsurers shall
restore by
their posterity

An vsurer is knowne by his very lookes often, by his speeches commonly, by his actions euer: he hath a leane cheeke, a meager body, as if he were fed at the Diuels

Idem p. 454.
The vsurer
knowne by his
lookes,

allowance: his eyes are almost sunke to the backside of his head with admiration of money. His eares are set to tell the clocke; his whole carcasle a meere Anatomy. Some Vsurers haue fatter carcasles, and can find in their hearts to lard their flesh: but a common meagernesle is vpon all their consciences. *Pannus pecunie; funus anime.*

Note.

Nature hath set a pitch or terme in all inferiour things, when they shall cease to increase. Old Cattell breed no longer: doted trees deny fruit; the tired earth becomes barren; onely the Vsurers money, the longer it breeds the lustier; and a hundred pounds put out twenty yeares since, is a grandmother of two or three hundred children; pretty striplings, able to beget their mother againe in a short time.

E Ach man to heauen his hands for blessing reaves;
 Onely the Vsurer needs not say his prayers.
 Blow the Winde East or West, plenty or dearth,
 Sicknesse or health, sit on the face of Earth,
 He cares not: Time will bring his money in:
 Each day augments his treasure and his sin.
 Be the day red or blacke in Calender,
 Common, or holy, fits the Vsurer.
 He starues his Carcasle, and true money slane,
 Goes with full chests, and thin cheekes to his graue.

Idem p. 455.

The Viurer shrinkes vp his guts with a staruing dyer, as with knot-grasse; and puts his stomacke into his purse. He sels time to his customers, his food to his cofers, his body to languishment, his soule to Satan.

The eleuenth Testimony, M^r. Perkins.

Vsurie is a gaine exacted by couenant, aboue the principall, onely in lieu, and recompence of the lending
 vpon Com. 8.
 vsury defined. of it.

Usury

vsury being considered as it is thus described, is quite contrary to Gods Word, and may very fitly be tearmed byting lucre. *Exod. 22, 14-15. Ezek. 18, 8. 2. Cor. 8. 13.*

The twelfth Testimony Mr. Fenson.

Let every one who desireth to resolute his conscience for this matter by Scripture (the onely true ground of a Christian resolution; I t him consider, I say, how neyther vsury nor interest; bicing: vsury nor increase is ever once named in the Booke of God, but it is condemned; condemned amongst such abominations as bring a curse in stead of a blessing: an eternall curse vpon the Soule of the Vsurer, and a temporall curse vpon his wealth and posterity.

Treatise of vsury p. 48.
Vsury condemned in Gods Booke.

Let some of these tender consciences, who are so vrgent to call for warrant out of the booke of God, for euery ceremony and matter of forme in the Church, seeke a warrant for this their practice, which so neerely concerneth them; and let them seeke it at the Oracle of God who hath not left it, as he hath many other things; eyther to the discretion of the Church, or wisdoms of common-wealths; but hath vouchsafed to determine it in his owne booke to our hands: to set downe an expresse Law against it in *Exodus*: to renew and reuine that Law againe and againe in *Leuit. And Duter*: to ratifie and confirme it with no other words then himselfe vied at the publishing of the whole Morall Law; to specifie the onely limitation which he meant to tolerate for a time; to adde the promise of blessing to the keepers of this Law: and to denounce such fearefull iudgements against the transgressors of the same: vpon their wealth and posterity in this world, vpon their owne soules in the world to come.

The Vsurer hath great gaine and certaine: sometimes Idemp. 101.
out of litle gaine: sometimes out of no gaine: Some- Vsurers haue
times out of losse; alwayes out of vncertainties; alwayes certaine
gainc out of
out losse, &c.

out of labour and paines, out of care and cost, out of hazard and perill to the borrower. Commeth all this on Gods Name?

Idem p 742,
No water de-
fended vsury
for fifteene
hundred yeeres
after Christ.
Note.

There was neuer any Church or Churchman, carrying the name of a Christian, who hath defended in writing any branch of vsury, for the space of fifteene hundred yeares after Christ. Neyther was this for want of occasion giuen; for it hath beene both praised and written against in all ages. Neyther can we with modestie impute it to the ignorance of the Church: for as shee is acknowledged to be most Eagle-sighted in the time of her purity; so when she was overshadowed with superstition, her writers in cases of conscience, for matters of morality were most exact: as by their schoole Diuinity is euident to be seene. Yet where shall we find any one, for so many ages of the Church, who could euer deuise a distinction to saue an vsurers soule.

Mr. Fentons
Treatise of
vsury is able, to
satisfie those
that be not
desperately
minded.

He that desires to be fully satisfied concerning the vnlawfulnessse of vsury, by Scriptures, Fathers, the latter times of ignorance: by the testimonies of the Church assembled in Councils, by the testimony of Diuines in reformed Churches, by the testimonies of Philosophers, Historians, by the three Lawes, 1 Canon, 2 Ciuill, 3 Common: by strong and conuincing arguments: finally, he that desires to haue those motives answered, which perswade some to the lawfulnessse of vsury, let him read with diligence the learned Treatise of vsury, written by Mr. Fenton, read his Treatise with a single eye, iudge of what thou readeest without affection: and conforme thy affection to right iudgement.

The thirteenth Testimony Mr. Rogers, of Weathersfield.

7 Treatises vpon
8 Common-
element.
vsury vnlawfull

THese being the most vsuall kinds of contracts, do shew the nature of the rest, which are in vse among men, and doe leaue no place to that oppression in the world,

cal.

called vsury, or any other such seeking of mens private profit in their dealings, without regard of the common benefit of both: that is, when both parties are not provided for, to their contentation and satisfying according to equity, and to the meaning and provision made by God in that behalfe: which is, that the one without the other should not be benefited or enriched; but the one to haue care and consideration of the other, and the Common-wealth of both (as I haue sayd) respected which if it were regarded betwixt both parties; could in no wise be iustly complayned of: neyther is such dealing of the nature and kind of vsury, whether it be in hiring and letting, or in any other kind of contract whatsoeuer; but that common dealing for 10 in the hundred, or 9, or 8, or any such like, which is without due consideration of the Common-wealth, and vpholding of both, is vtterly to be condemned.

Regard had of both parties is no vsury.

Which if it be well and duely considered, will soone answer all conscionable men, about the question of vsury and oppression, that there can be no vse of them in the Church of God, nor the Christian Common-wealth: the Law-maker hauing sayd of both, as of witchcraft and Idolatry, there shall be none such in Israel, that is, among Gods people. And as for teaching others their duty, (especially in money matters) who haue not given themselves in full resolution to be guided by Gods Word, Preachers may sooner weare their tongues to the stumps, then they may preuaile with them.

No vse of vsury in Church or Common-wealth.

Why Preachers prauaile not with vsurers.

If thou desirest the iudgement of other diuines, besides these before mentioned; read, Mr. Bayne, his directions to a godly life, p. 172. Mr. Philips, vpon Math. 4. p. 198. Mr. Dike, vpon Repentance, p. 143, 144. Dr. Sclater, vpon the 2 Thes. p. 277. Mr. Robrough, Balme from Gilead, p. 35, 176, 225, 285, 320, 325, 432. Dr. Preston, Remedy against couetousnesse, p. 33. Mr. Wilson, Theologicall rules for the vnderstanding of holy Scriptures, p. 70.

and in his mysticall cases and secrets of Diuinity, p. 180. Mr. *Brinsley*, in the third rule and watch of life, p. 97. Mr. *Rogers of Dedham*, Treatise of loue, p. 235, 236. Dr. *Web*, on Augurs prayer, p. 323. 147. read also the 34. part of the Homily, against the perill of Idolatry, p. 70. where vsury is ranked with grosse sins, and condemned for vniust gaine. Read the 2d. part of the Sermon or Homily for Rogation-weeke, p. 225. where vsurers are said to haue their goods of the diuell, to be worshipers of the diuell, to kneele downe to the diuell at his bidding. See also Mr. *Scudder* vpon the Lords Prayer, p. 276.

Mr. *Fenton*,
of vsury. p. 2.
Vsurers not easily
perswaded to
leave their
sinne.

It is now time to draw to the conclusion; it hath beene obserued by wise men, that vsurers will not easily be perswaded to forsake their sinne; their gaine of Vsury is a sweet gaine, without labour, without cost, without perill; let it be granted that they will not forsake this so pleasant, and so profitable a sin; yet by these Testimonys, they may be conuined in their iudgements, of the vnlawfulness of vsury; and so they shall be made without excuse at the last day, when Christ shall come in flaming fire with his mighty Angels to render vengeance to all disobedient persons.

Idem p. 77.
The iudgement of these
reuerend Diuines should
make the vsurers to question
on their trade.

As for you that make a trade of vsury if you shall thinke your iudgements to be of such waight, that all these together be not able to cast the scale against you, yet I hope they will so much moue you, as to bring the ballance to a suspence, that you will thinke vsury very questionable at the least; and if it be questionable, then it is vnlawfull to be done. But if all these reuerend Bishops and learned Diuines, will not so moue your vnderstanding, to make it questionable; then I will say no more, and I can say no lesse, but that you Vsurers thinke that you know somewhat. And then S. *Paul* maketh vp the rest, that you know nothing as yee ought to know it.

1 Cor. 8. 2.

To him who knoweth vsury to be a sinne, it is a sinne, because he knoweth it. To him that doubteth, it is likewise

a sinne, because he doubteth. And to the rest it is a sinne of ignorance, but of affected ignorance: whose eyes are blinded cyther with pride, because they would be singular, or with lucre and gaine, because they would not disturb their consciences by examining or discovering that sinne wherein they haue so sweetly slept, and doe still repose themselves. But such ignorance doth neyther excuse nor extenuate the fault, but rather agranate the same, because it is wilfull.

Vsury a sinne
of affected ig-
norance.

CHAP. 5.

Similitudes to which vsurers, and vsurie are resembled.

Vsurie is a thriving occupation. Vsury is like that Persian tree, that at the same time buds, blossomes, and beares fruit. The moneys of interest are euer more some ripe for the Trunk, others drawing to maturity, the rest in the flowre approaching, all in the bud of hope. But the vsurer is mad; for his sinne at once buds, blossomes, and brings forth the fruit of vengeance. Every Bond he takes of others, enters him into a new obligation to Satan: as he hopes his debtors will keepe day with him, the diuell expects no lesse of himselfe. Euery forfeit he takes scores vp a new debt to Lucifer; and euery mortgag'd land he seizeth on, enlargeth his dominion in hell.

Vsury like the
Persian tree.
Adams workes
p. 503.

Vsurers mad.

Money lent vpon vsury to a poore man to supply his need, may not vnfitly be compared to a peece of new cloth sowed vpon an old garment; for that, although it couer the rent for a time, and seemeth to haue mended the garment, yet after a while, the new cloth fretteth the old, and bringeth away a part of it, and so maketh the rent much worse.

Vsury like new
cloth vpon an
old garment.
Bb. Downham
p. 115. p. 206.

Though the vsurers sometimes doe vaunt, how kindly they deale with their debtors, in forbearing them from
yeare

Idem p. 254.
Note.

The Vsurer
compared to
the greedy
Cat.

Vsurers money
like the bit-
ing of the
Aspe.

Vsurery disper-
seth it selfe
through all the
borrowers
goods.

It is like lea-
uen.

Apud Chri(ost).
3. Homil 12. in
fine.

Bb. Downam

Pf 15. p. 258.

Vsurers drones

Vsura est ques-

tus a segnis :

et.

Vsurery is gaine-

full idleness.

yeere to yeere : yet the truth is, the longer they forbear, the greater is their gaine, and though they deferre the borrowers misery, yet in deferring it, they do increase it : and therefore by some are not vnfitly compared to the greedy Cat, which though for a while she plaieth with the silly Mouse, yet in the end she will bee sure to deuoure it.

The Vsurers money is like the biting of the Aspe, for euen as he which is bitten of the Aspe, goeth to sleepe, as if he were delighted, and through the pleasantnesse of his sleepe dieth ; so he which borroweth vpon vsury is delighted for a time as one that had receiued a good turne; and so through the pleasure of the imagined benefit hee doth not perceiue how he is taken captiue. For euen as the poyson of the Aspe, secretly conueying it selfe into all the members, corrupteth the whole body : so vsury dispersing it selfe through all the borrowers goods, conuerteth them into debt. And euen as leauen which is put into meale, infecteth the whole lumpe, and drawing it to it selfe, turneth it into the nature of leauen : so when vsury entreth into any mans House, it draweth all his substance vnto it, and turneth it into debt.

The Philosopher matcheth the Vsurer with the band : and to the same purpose obserue the coherence, *Deuter.* 23. 18. 19. It is a wonder therefore, that in the hieue as it were of the Common-wealth, such drones are suffered, which liue of the sweat, yea blood of other men : who out of other mens labour attaine ease, out of other mens hazard gaine security, out of other mens losse reape gaine.

Similes.

In decalog.

Luther sayth, an Vsurer is a blood-sucker of the people : and as a Worme in an Apple or Nut consumeth all that is within : so an Vsurer deuoureth the substance of the City by wonderfull and secreete meanes.

The

The Vfurur, whose trafficke and trade it is to make men miserable, and to raise his gaine out of other mens aduersity, hee is saith *Chrysostome, Quasi manum suscipiens et in naufragium impellens*. As a man taking one by the hand to pull out of the water; but kicking him backe againe to the Shipwracke of his substance, and of himselfe, which is a rude and a barbarous part in any, to hurt infallibly, whom hee pretends to helpe. This is one of the bitter Potions which the world reacheth forth to ouer-purchasers, and ouer-traders, which they are forced to drinke to the very dregges, when they cannot bee content to walke within their compasse. As a man cannot touch Pitch but hee defiled therewith: so hee cannot deale with vsury without detriment, *ipso facto*, the first moment.

Mr. *Wilkinson*
Debt booke p. 99.

The Vfurur
hurts those
whom hee
pretends to
helpe.

Note.

When the Vfurur saith that he lendeth for compassion, he meaneth for compassion of himselfe, that hee may gaine by his pittie. The Vfurur loueth the borrower, as the Iuyce loueth the Oke; the Iuyce loneth the Oke to grow by it, so the Vfurur loueth the borrower, to grow rich by him. The Iuyce claspeth to the Oke like a lover, but it claspeth out all the iuyce and sap, that the Oke cannot thrue after: So the vsurer lendeth like a friend, but he couenanteth like an enemy, for he claspeth the borrower with such bands, that ever after he diminisheth, as fast as the vsurer encreaseth.

Mr. *Smith*.
1 Sermon vp.
on vsury.
The Vfurur
like the Iuyce.

The Vfurur is like a Butlers box: for as all the counters at last come to the Butler: so all the money at last commeth to the vsurer, ten after ten, and ten after ten, and ten to ten, till at last he receiue not onely ten for an hundred, but an hundred for ten. This is the only difference, that the Butler can receiue no more then he deliuereth: but the Vfurur receiue more then he deliuereth.

The Vfurur
like a Butlers
box.

Idem.

He is like a Moath; euen as a Moath eateth a hole in Cloth, so Vsury eateth a hole in siluer.

Like a Moath.

H

The

Adams works
p. 1088.
Vsurie a sharpe
thorne.

Note.

An vsurer
worse then all
sinners.
Worse then a
Theefe.
Then Hell.

Then a lew.

Then death.

Worse then
Iudas.

Norrbooke
poore mans
garden f 170.
Idem p. 2706.
An vsurer like
a Pigge.

Vsurers like
the Worme in
timber.

Powels posits
of vsury p 48.

The gentlest vsury is a most sharpe thorne, and pricks the sides of the Country till the blood followes. An Vsurer with his money, is like a man that hath no worke of his owne, yet keepe a seruant to let out: and takes not onely hire of others for his daily labour, but chardgeth him to steale somewhat besides, and neuer to returne home empty.

An Vsurer is worse then all sinners, he is worse then a Theefe: a Theefe robbeth but in the night, but the Vsurer robbeth day and night.

He is worse then Hell; for in Hell onely the wicked shall be punished: but the Vsurer punisheth; and spoileth both good and bad and spareth neyther holy nor vnholie.

He is worse then a *lew*, for one *lew* will not take vsury of another: but the Vsurer will take vsury of his Christian brethren.

He is worse then death, for death killeth but the body, but the Vsurer killeth body and Soule.

He is worse then *Iudas*, for *Iudas* sold Christ but once for thirty pence, but they sell Christ continually, as often as they take vsury: *Iudas* restored the money againe, but the Vsurers neuer restore the money againe, that they vniustly haue taken.

The Vsurer is like a Pigge, for while he liueth, he is good and profitable for nothing, for he will be euer rooting vp the Earth, running through, and tearing of hedges: eating and deuouring vp good Corne, Beanes and Peas, so likewise doth the wicked swinish Vsurer whilst hee liueth: but when the Pigge is dead, then there commeth profit by him to many: so the Vsurer, when death taketh him, then the poore may haue some profit.

The Worme *Terredo* is soft to touch, but it hath such hard teeth, as it deuoureth and consumeth the hard timber: So the Vsurer is a soft beast at the first to handle, but in continuance of time, the hardnesse of his teeth will

will eat a man vp, flesh and bone, if he haue not an especiall regard to shune him.

The Vsurer is like the *Beuer*, which biteth so sore, as that he neuer looseth his teeth, vntill he haue broken the bones. It may be truly sayd of these, desolation and destruction is in their path: wherefoeuer they set foot, they make hauocke of all.

The Vsurer is like the *Beuer*.

Note.

The Prophet *Ezekiel* doth hedge in this sinne betweene Bribery and Extortion. And in another place we shall finde, that it and oppression is made both one: thus by Gods owne testimony these are oppressors. Not vnaptly may we

Ezek. 22. 12.

Exod. 22. 25.

compare the vsurer to the neather millstone, which is slow and sturres not; he sits at home, and spends his time in a deuillish Arithmeticke, in numeration of houres, dayes, and moneys, in Substraction from other mens estates, and multiplication of his owne, vntill he haue made diuision betweene his soule and Heauen, and diuided the earth to himselfe, and himselfe to hell. His Broker we may compare to the vpper millstone (without which the neather millstone may seeme vnprofitable) that is quicke & stirring, & runs round: the poore (like Come) who betweene both these is grinded into powder. Surely it is for our sinnes that God suffers vsurers amongst vs: it may be he suffers these a while; as he did the *Canaanites* in *Israel*, lest the wild beasts should breake in vpon them; lest pride and a full estate should spill mens soules. Yet we may safely say of these, as *Iosua* did of those, they are prickles in our sides, and Thornes in our eyes. Now the mercy of God rid vs of them: let them bring what excuses, apologies, mitigations, euasions, or distinctions they, possibly can inuent: let them reply, vsury is no sinne, many learned men are of this opinion: yet what are they the better if, God himselfe be not of the same mind thole learned men are of? and let them tel me if their consciences can be so satisfied. Would not the greatest Vsurer willingly giue an hundred pound bag to be secured in this point? It is not safe wading farre in a questionable water.

The Vsurer compared to the neather millstone.

How he spends his time.

Note.

Vsurers suffer red for our sinnes.

Mr. Rogers Strange vintcard p. 312.

Mr. Perkins. The Vsurer may pretend he pleasures the poore, but his helpe is no better then his is, that giues a draught of cold water to him, that is in a burning feauer, which seemes pleasant at the first, but after turnes to his great annoyance.

Bb. Jewell. Vsury in the midst of a Citty worketh such good, vpon Theff. as fire doth, when it is set to the rooffe of a House: or as the Plague doth when it is taken to the midst of the body
116.
Idem p. 117. and toucheth the heart.

An Vsurer worse then a Theefe. An Vsurer is much worse then a Theefe. For a Theefe is driven by extremity and neede: The Vsurer is rich and hath no neede. The Theefe stealeth in corners, and in places where he may be vnknowne: the Vsurer openly and boldly, at all times, and in any place. The Theefe, to releeve his Wife and Children: the Vsurer to spoyle his neighbour, and to vndoe his Wife and Children. The Theefe stealeth from the rich, which have enough: the Vsurer from the poore that hath nothing. The Theefe fleeth, and will be seene no more: the Vsurer standeth by it, continueth, & stealeth still: day and night, sleeping and waking, he alwayes stealeth. The theef repenteth of his deed, he knoweth he hath done wrong and is sorry for it: the Vsurer, thinketh it is his owne, that is well gotten, and neuer repenteth, but defendeth, and maintaineth his sinne impudently.

See Dr. Wilson. The Theefe, if he escape, many times becommeth profitable to his countrey, and bestoweth himselfe painefully in some trade of life: the Vsurer leaueth his merchandise, forsaketh his husbandry, giueth himselfe to nothing, whereby his countrey may haue benefite. The Theefe is satisfied at length: the Vsurer hath neuer enough, the belly of the wicked will neuer be filled: as the Sea is neuer filled with water, though all the streames of the world runne into it: So the greedinesse of an Vsurer is neuer satisfied, though he gaine neuer so vnreasonably. The Sea is profitable: the Vsurer is hurtfull and dangerous. By the Sea we may passe and come safely to the Haven;
but

The Vsurer neuer satisfi:d.

See Dr. Wilson.
vpon Vsury
p 95.

Note.

*The Vsurer a
Theefe at all
times.*

but no man passeth by vsury without losse or Shipwracke.

Vsurers are in worse case, then common strumpets, or harlots be; for a drab is not bound to make restitution of that she hath gotten unlawfully, by abusing her body in filthynesse, but onely to doe penance: and yet an vsurer must restore his euill gotten goods, because he hath stolne them, or else, he cannot be receiued into the Church againe.

Vsurers in worse case then harlots, Dr. Wilson, of vsury, p. 138

Tully, in his first booke of Offices, compareth vsurers to vile artificers, that get their wealth by lying deadly, and uttering falsehood to saue themselves from famine. And with the vsurers, he reckoneth tole-takers, customers, and such money Officers, that pille and polle both Prince and people. Aristotle sayth, that vsurers and bauds may well goe together, for they gaine by filthy meanes all that they get.

Idem p. 147

CHAP. 6.

An answer to all such Arguments as perswade some to the lawfulnessse of vsury.

I Argument, from the Parable, Math. 25. 27.

Thou oughtest therefore to haue put my money to the Exchangers, and then at my comming I should haue receiued mine onne with vsury.

I Answer.

Dr. Scater vpon 1 Thess. 5 p. 392. 393.

IS it not a worthy argument for vsurious contracts: drawne from the parable? worldlings looke for their owne with vsury; so the Lord for advantage of his glory, by his gifts. Approues he their practise? or rather vprayds our negligence, by comparison drawne from mens courses in euill? They were best say, they may imbeazle their masters goods, because Christ,

Comparisons
why borrowed
from things
sinfull.

by that worldlings wisdom, would teach vs providence for our soules: or because he resembles his comming to a Thiefe in the poynt of suddennesse, thence inferre the lawfulnessse of the euery. Comparisons are borrowed from things sinfull, and vnlawfull, to teach truth, and admonish of duty: the vse of them is, not to iustifie their euill, but to remember vs of duty, or to explaine his truth.

2 Answer.

Dr. Smith,
in Wile
vpon Leuit.
p. 627.
1 Thef. 5.2.
Reuel. 5.5.
1 Pet. 5.8.

in Psal. 36:
Con. 3.
Commenda-
ble vsury.

Similitudes and Parables vsed in Scripture doe not hold in euery thing, but wherein they are compared. As Christ, for his sudden comming, is likened to a thiefe in the night, yet hereby is not theft iustified: and as Christ is resembled to a Lyon for strength and courage, so the diuell for cruelty; and so here, the spirituall increase of Gods gifts is likened to vsury, for the thing, that is, the encreasing, not to iustifie the manner. 2. And further, here the word vsury, *Metaphoricè accipitur pro supererescencia bonorum spirituum*: is metaphorically taken for the encrease of spirituall graces, *Aquin.* And so spiritually, the Lord receiueth vsury from vs in the encrease of his gifts, and we vsury from him, as *Augustine* sayth, *Si vis fanerare, fanera deo, fenerator minus vult dare, et plus accipere: hoc fac et tu, da modica, accipe magna, da temporalia, accipe aterna*, if thou wilt be an vsurer, put out to vsury to God: an vsurer will giue lesse, and take more, doe thou so, giue small things, and take great, giue temporall things, and receiue eternall.

If these answers will not giue thee satisfaction, as what will satisfie a resolute vsurer, whom the god of this world hath blinded? then consult with other Diuines of sound learning and sincere iudgment, as: with *M. Fensons* Treatise vpon vsury, p. 14. p. 137. *M. Dyke*, of the deceitfulness of mans heart, p. 209. Bb, *Downam*, vpon Ps. 15. p. 285. Bb, *Iewel*, vpon 1 Thef. p. 140.

2 Argument, for the lawfulness of vsury.

I would willingly pay ten in the hundred, if I had need, and therefore I may take so.

I. M.

Answer.

1. **T**hat royall rule, Doe as thou wouldst be done by, Mr. *Boltens* must be vnderstood and expounded, according to directions for to the grounds of a good conscience, dictates of right rea-son, and directions of a iust and rectified will: not out of the mists and miseries of a depraved and exorbitant iudgment. Otherwise *Abimelech, Saul* and other of that desperate ranke and resolution, might conclude, that it were lawfull for them to kill other men, because they were willing to be killed themselves, See *Iudg. 9. 54. 1 Sam. 31. 4.* for they might say, they did but as as they would be done by. It would also follow very absurdly: the Magistrate being in the malefactors case would gladly be pardoned, therefore he must pardon the malefactor: some sonne of *Belial* would be content villanously to prostitute his wife whom he cares not for himselfe, to others; therefore he may abuse another mans wife whom he loues better: these, and the like abominable and absurd consequents, demonstrate the vanity of the vsurers inference, and that Christs rule is not so generall, but restrainable to that will, which is orderly, and honestly guided by the light of nature, and Gods Law.

a comfortable walking with God. p. 208. 209.
Fenn of vsury. p. 137, 138.
Dr. Pye, of vsury, p. 9.
Bb. Downam Pl. 15. p. 233.
Powels positions of vsury p. 90.

Note.

2. We must then haue recourse to this generall fountaine of the second table, and fetch light and direction thence: when we haue no expresse and speciall word in Gods Booke; but the Scriptures haue clearely and directly determined and resolved the poynt of vsury.

Dr. Taylors Circumpect walking, p. 163, 164.

3 If the vsurer were in the borrowers case, he would not willingly, as he pretends, giue ten in the hundred. I meane with an absolute and free will, but of force and constraint, because without paying after that rate, he could not haue

Note.

haue it. If a man would borrow vpon Vsury, to buy land, ingrosse, forestall, or compasse some vnlawfull matter; that were a corrupt will, and no rule: but if his desire so to borrow were iust and lawfull, as in some cases it may be, then it is no intire will, but mixed and forced by some necessity, for the auoyding of a greater euill: and therefore denied in the eye both of law and reason, to be any will at all. He that would borrow, should haue need to borrow, for a needlesse desire is vnlawfull, and an ingenious man who hath need to borrow, would not willingly borrow but for need, much lesse would he pay vsury. Therefore the will of the borrower, in this case, is eyther corrupt, or no will at all, and so consequently without the compasse of Christs rule.

Note:

Simile.

The will of the borrower in this case, is like the will of an honest traeller, in giuing his purse to an arrand thiefe: for the feare he should loose both purse and life. Is such a man willing, thinke you to loose his money? or like the will of a man, whose house being on fire, pluckes downe part thereof to saue the rest: willingly indeed as the case stands with him, yet not simply, but vpon necessity. So the borrowers will is not free, but forced, and to a will against a will.

Simile.

3 Argument.

Some Diuines haue vndertaken the defence of some kind of vsury, especially to the rich, and so haue animated some in that course.

1 Answer.

*Dr. Taylers
Progreffe of
Saints p. 96.*

This Doctrine brought to his tryall will not hold, seeing it is such a consumer of mens estates, and so vncharitable, as the Lord would not admit of it in *Israel*, but among his enemies whom he would haue quite consumed. Besides, men deceiue themselves in their distinction: for

God

God in the case of vsury distinguisheth not betweene the rich and poore of *Israel*, but betweene the *Israelites*, and the *Canaanites*, betweene strangers and brethren. The poore indeed are mentioned, but onely thus: 1. Because they haue most neede to borrow 2. Because they are most liable to wrong and oppression. 3. The Commandement of loane is made especially for their good. 4. Vsury on them is a more grieuous sin and crying, *Exod. 22. 21.*

The poore why mentioned in the prohibition of vsury.

Ob. But if it were vnlawfull, God would forbid it to the stranger. Sol. 1. The Morrall Law forbids it to all. 2. It is by God dispensed with, by a iudiciall, for the hardnesse of the hearts of the *Iewes*, for the iniustice of the Gentiles, who exacted it on the *Iewes*, and for the ouerthrow of the *Canaanites*. The word is *Deut. 23. 20.* Not *Lemico* but *Lamico*, *Extraneo huic*, that is, to this stranger, meaning the *Canaanite*. 3. It is no more lawfull then Polygamy or a Bill of diuorce, which was against the Institutor. 4. When the *Canaanites* were destroyed, all vsury was afterward absolutely forbidden; *Ps. 15.* And *Pro. 28. 8.* Hier on *Leu. 18.* In the Law Vsury is forbidden onely to brethren, but in the Prophets to all absolutely; and in the Gospell much more, because all are now brethren.

See Fenson of vsury p. 46.

2. Answer.

If any learned men do allow that vsury, which is properly so called, and practised in the world, I oppose to them the iudgements of many more worthy and learned men in this Age, the testimonies of all the learned in former ages, both Christians and heathen, the censures of Councels, the authority of the Word of GOD.

Bl. Dugnan on Pl. 15. p. 310.

3. Answer.

If those Diuines that speake or write for vsury properly so called, be Vsurers themselves; may not this sinne winde it selfe into their affections, and thence creepe into their

Dr. Selater upon Romane p. 122.

their iudgements, and vnderstandings, till it haue eaten out all foundnes of iudging and discerning betwixt good and euill? Doth not adultery creepe from the body to the affections bewitching them? Doth it not blind the iudgement: to thinke and censure it but a trick of youth? Drunkenesse what an inward thirst of the desire workes it? And how easily inclines it to iudge it no worse then good-fellowship, yea so good as a poynt of manhood.

Dr. Fenton
of vsury p. 3.
Vsury why a
bewitching
sinne.

This aduantage hath the diuell gotten against vs in the practise of this sinne, that vsury being a trade so gainefull in respect of others, so easie, so cheape, so secutire without all labour, cost, or perill, being also so common, behonefull, and requisit in these times for all occasions; it hath bewitched euen the consciences of those who are most tender in other matters. For if the heart and affection be once won and possessed, it is an easie matter euen by slight proofes to turne the braine. *Quod nimis miseri valunt, hoc facile credunt*, strong affection giueth great credit to weake arguments: whereas indeed it ought to be contrariwise; that our naturall pronenesse, and the generall inclination of the world to this practise of vsury, should moue a well tempered iudgement the rather to suspect the lawfulnessse of it, and the soundnesse of such reasons, as are brought for it. *Perit omne iudicium, cum res transit ad affectum*. Men looking by affection looke through a mist or a painted glasse; to whom nothing appeareth in his native colour and due proportion.

Seneca.

powell p. 10.
of vsury, p. 52.
53.

Caluin
in Ezek. 18.
Wiles vpon
Exod. p. 512.

Answer. Neuer any Diuine, that euer I could see or heare of, euer allowed vsury, but with such caueats and lessons, as alter the quality of vsury, and make it indeed no vsury at all.

1 All Diuines condemne it, as when men make a trade of it, *Quisquis ex professione facit, ille omnino debet ab hominibus conuictio reperi.* Thus also *Dr. Wiles*, he that lendeth his money vpon vsury (sayth he) must not be such a one as maketh it his trade to liue by letting of money. And of all other

other trades to be a professed vsurer is most odious.

2 They absolutely condemne vsury of vsury. *Vsura Iun. in Leuit. usurarium iudicio bonorum omnium etiam apud infideles damnata semper et infamis fuit.* Yet this in it selfe is no more vn-lawfull then vsury.

Cautions to be obserued by Vsurers, and that Exa^{ct}, to be precisely kept, as Mr. Calvin sayth.

1 *Ne exigatur ab agente*: it must not be taken of the needy, or such as be vrged to borrow vpon necessity.

2 The vsurer must not be so addicted to gaine, but that he must be still ready furnished, and willing to furnish his poore neyghbour in his need, freely.

3 The rule of Christ must euer be his touchstone, to deale no otherwise then he would be dealt, with in the like case.

4 The borrowers gaine must be so much more at the least as the vsurers interest comes vnto.

5 That not onely a respect be had to the borrowr but to the good of the Common-wealth also, that, that receiue no preiudice:

6 That the vsurer neuer exceed the stint set downe in the Country, or Common-wealth where he liues.

And because *Zauchie*, who is held another great patron of vsurers, doth vndertake to set downe the true meaning of *Caluin*, *Bucer*, and others in fauour of vsury, let vs heare what vsury that is, which they meant.

Licet pacisci de lucro, sed adhibita semper conditione vel expressa vel tacita, atq; in mento p^r creditoris confirmata: nempe, ut si certiò compereris, cui tuam dedisti pecuniam, eum vel parum, vel nihil lucrifecisse, idq; non suâ culpa aut negligentia, sed propter res aduersas, et quia dominus noluit eius laboribus benedicere: tu quoq; vel nihil, vel minus quam erat in pactis accipias. Imo hoc animo esse debes, ò creditor, ut si debitor, non solum non fecit lucrum, sed etiam accepit damnum,

See *Penson* of vsury p. 62. 63.

Amesius de conscientia.

cap. 44. quæ 4. *Perkins*

Condit. Com-
mandement, 8:
Tantundem

aut plus,
Caluin.

Bb. Downam
in Pl. 15 p. 274
275.

*in quaque damni aliquid cum illo patiaris: hoc enim posuit
aquitas et charitas.*

The Vsurer that
Zanchie
allows,
It is lawfull to covenant for lucre, but vnder a condition
either expressed in the covenant, or kept in mind, that if it
appeare the borrower shall gaine little or nothing, (if with-
out his owne default he proues a looser:) thy vsury shall
be little or nothing: and further if he lose of the principall,
thou must beare part of the losse. For equity and charity
require this. This is the vsury which *Zanchie* defendeth,
and this (sayth he) was the meaning of *Bucer* and the rest.
Yet this is nothing but meere partnership. If the lender
take part of losse as well as of gaine, it is no vsury.

Zanchie
in Epist. ad
Eph. 4. quæst.
4 p. 173.

4. Argument for vsury.

*The Law allowes eight in the hundred, therefore it is law-
full.*

Answer.

Mr. Dyke,
deceitfull
of the heart,
p. 205.

Math. 23. 8.

Bb. Downam
in Phis. p. 265.

Mr. Smith.

THUS the common vsurer deceiueth himselfe; why the
Law allowes eight in the hundred: yea, but the law
onely stints, and limits it to eight in the hundred, and so
farre gives way to it, for the preventing of a greater mis-
chiefe. And this will not be enough to excuse the vsurer in
the Court of Conscience: thus the Iewes deceived themselves
in the matter of their Polygamy, in hauing many wives; and
in their diuorces for euery trifle; they thought *Moses* Law
had allowed them in these sinnes: whereas our Saviour
sheweth, *Moses* onely gaue a toleration for the hardnes of
their hearts.

The permitting of vsury, argues that vsury in it selfe is
euill, and the rule of conscience must be fetched, not from
the ciuill lawes of men, but from the Word of God.

The vsurer herein is like the Iewes, who sayd, *We haue a
law*

3 Neyther is the taking of vsury of a poore man, that is in neuer so great distresse, forbidden by name in the new Testament, and therefore by this argument it should be also lawfull.

4 By consequence vsury is sufficiently forbidden in the new Testament, as sometimes vnder the contrary affirmative: for where free lending is commanded, as *Mat. 5.*

Bb. Downam
PG 157 p. 282.
283.

42. Not free lending (that is vsury) is condemned: sometimes vnder the generall, as *Eph. 4. 28* *Thess. 4. 6.* Sometimes abstinence from vsury is commanded vnder the arguments of the greater and lesse, as *Luke. 6. 35.* Sometimes by an argument drawne from the lesse, euen sinners, sayth our Saujour, are willing and ready to lend one to another without vsury, how much more doth it become you that are Christians; to lend one to another without vsury?

6 Argument for Vsury.

It was in the Apostles time, therefore had it beene a sinne if they would have condemned it.

Answer. For there are many branches of the Law which are not sinnes.

Bb. Downam
Pl. 15. p. 284.

I greatly doubt of this assertion, that vsury was in the time of Christ and his Apostles commonly practised among the Romanes: seeing *Tiberius* in the latter part of his reigne had used effectuell meanes for the abolishing of vsury, as *Alexander ab Alexandro* reporteth: but much more in respect of the *Iewes*, among whom the practice of vsury was forbidden by the Law of God, and to whom our Saujour giueth this testimony, that the very sinners among them would lend one to another to receive as much as they lent. *St. James* also findeth fault with the rich men of that time, that they suffered their gold and silver to rust, which they would not haue done if they had beene addicted to vsury: and therefore

Luke 6. 34.
James 5. 3.

See Dr. F. H. of
vsury p. 84. 85.

The English Vsurer.

fore the lesse practise of vsury in those times, may be some reason why it is not expressly mentioned in the writings of the Apostles.

7 Argument for vsury.

The law which forbiddeth vsury, is not morall, but iudiciall, and therefore not belonging to vs: they proue it to be a law iudiciall, because vsury is permitted towards a stranger.

Deut. 23. 20.

I Answer.

1 If it were a iudiciall law, yet the equity thereof, which is perpetuall, would appertaine to vs, viz. that vsury is not to be imposed vpon a brother: but behold we Christians are all brethren in Christ, this difference of Iew and Gentile being taken away,

Bb-Downam

Pf. 15. p. 207.

2 The law which commandeth free lending, is not iudiciall but morall, and is therefore renewed by our Saviour Christ, therefore the law which forbiddeth vsury or lending for gaine, is morall: for the same law which commandeth the affirmative, condemneth the negative.

3 Vsury is reckoned in the Scripture among the transgressions of the morall law. Look into the Prophets and they ever combine this sinne of vsury with the transgressions of the morall law in the highest degree, with lying, back-biting, deceit, wrong, bribery, Ps. 15. with idolatry, oppression, adultery, cruelty, vnmercifulnesse to the poore, bloodshed, and murder, Ezek. 18. with the profanation of holy things: with the abomination of vncleanenesse: with the vnnaturall finnes of incest, Ezek. 22. Vsury (sayth S. Basil) is placed among the greatest abominations: all of them transgressions of the morall law.

Fenton

of vsury, p. 45.

It is true indeed, there is a iudiciall and politique relaxation annexed vnto this law, that the Iewes might take vsury

The English Vsurer.

5. 10.

chap. 24. f.

vsury of strangers: but that maketh not the law it selfe iudiciall but rather morall. The Iewes had a dinorce permitted vnto them in the same booke of *Moses*, the next chapter, and yet the 7 Commandement, to which that belongeth, is morall notwithstanding; in like manner the Iewes might take vsury of strangers, which was a peculiar toleration for that nation, yet the law against vsury is morall.

8 Argument for vsury.

If vsury be not lawfull for any to practise alas what shall become of those Orphans and widowes in these vniust daies, which haue stockes of money left vnto them, and want skill to employ the same.

Answer.

Fenton of vsury. p. 115,

WHat shall become of them? by the helpe of God they may doe well. My greater care is, what shall become of those Orphanes and Widowes in these vncharitable daies, which haue no stockes at all left vnto them, Though I confesse both the one and the other are alike in this, that they be not so able to helpe themselves as others be. Therefore there be no two estates among men, ouer whom God hath a more promident and tender care, then ouer (a) widowes and fatherlesse children.

Exod. 22. 22,

23, 24.

(a) Deut. 10.

18. & 14. 29. &

18. 11, 14 & 24

17. 20.

Pl. 68. 5.

Pl. 46. 9.

Hath God then so many waies bound himselfe by promise to provide for Widowes and Orphanes, and shall these by vsury withdraw themselves out of his fatherly protection? shall these be secured by vsurious contracts against the act of God himselfe? verily God will take it more vnkindly at their hands, then at any other.

If Almighty God in wisdom had thought it meet to haue tolerated vsury in these persons, he might as easily haue mentioned the same, as he doth the toleration of lending to strangers. But it was so farre from Gods meaning, that in the very same place, where he maketh a law for the safe-

safeguard of Orphans and Widowes, presently and immediately vpon it, is annexed the Law against vsury. Shall then these who are so well provided for, by a speciall Law of God, be transgressors of the very next Law vnto it? God forbid.

Let Widowes and Orphans, &c. Eytter imploy their goods in some honest trade, wherein they haue as good cause to expect a blessing from God, as any other: or let them deale by partnership; or if other meanes faile, let annuities be bought for their liues, or Lands, or Rents purchased for ever; or let some other honest course be taken, which wise men can easily deuise, if they list: how Orphans may be maintained without impairing of their stocke.

Bb. Downam
in Pl. 15. p.
268.
Dod. in Com.
316.
Dr. Wilson dis.
course vpon
vsury p. 70.

9 Argument for Vsury.

The State of the City cannot stand: trafficke cannot bee maintained: tradesmen cannot liue without Vsury: therefore vsury is lawfull.

Answer.

I demand first of these Trades-Men, who cannot liue in their trade without taking vp at interest: is their meaning that they cannot liue in that fashion as they doe; maintaine their wiues in those fashions that they do: diuine their trades to that height which they doe? If this be the case, the answer is easy: it may be God would not haue them carry so great a saile as they doe; but to drinke of the waters of their owne well, and content themselves with such meanes as Gods fatherly prouidence doth offer them: there is no necessity for a man to enrich himselfe by such practises, as be eyther forbidden or doubtful. Better is a little with the feare of the Lord, then great treasure with trouble; trouble of conscience at the houre of death. Thus farre we do agree: who soeuer layeth this for his ground that he will be rich, must insnare his conscience with many

Fenton of vsury
is p. 111.
Prou. 9. 15.
Note.
Prou. 15. 16.
1 Tim. 6. 9.

necessary evils, whereof vsury is one : necessary, I say, not to a religious honest man ; who is content with his estate ; but to him who resolueth he will be rich : for they that will be rich (saith the Apostle) fall into temptations and snares , which drowne men in perdition and destruction.

1 Tim. 6. 9.

2 If it be propounded , that trade and commerce betwene man and man cannot be maintained in this City without borrowing and lending : that is also granted. Gods Law did euer intend that men should lend one to another ; in charity to the poore : in friendship to their equals , to receive the like courtesie againe. Which duty if men would performe, there were no necessity of vsury.

Luke 6. 13.
vā ira

3 The third point then followeth. Presupposing the custome and corruption of these times wherein men will not lend freely as they ought ; is there not a necessity of vsury? admit that be granted who did impose this necessity? if God ; then is this reason good, vsury is necessary, therefore lawfull. But if men or estates haue drawne a necessity of sinning vpon themselves by the custome of sinne, doth this extenuate or aggravate the fault? Woe be vnto them (sayth the Prophet *Esay*) who draw sin, as with cart-Ropes. Cities and Incorporations haue drawne a necessity of this sinne vpon themselves by three strong cart-Ropes of iniquity.

Note.

Esay 5. 18.

3 Cause of the
necessity of
vsury.

First the hardnesse of mens hearts, and want of charity in those who be well able to lend and will not ; haue forced many to pay vsury.

Secondly, the covetous desire and pride of borrowers, who out of an insatiable appetite to compass great matters, do take vp great summes of money ; for money : that no money is to be spared for such as be true borrowers indeede. *Woe vnto them that sayne, Land to Land sill there be no place for the poore to dwell in.* That is the Country woe. But vpon the same ground , it is inferred : *Woe vnto them who sayne money to money, sill there be none left*

II. 5. 2.

left

left for the poore to borrow. This is the City woe: which bringeth a necessity of borrowing vpon interest.

Thirdly, falsehood and deceit in defrauding one another of their monies at the times appointed; so as being disapointed of their owne, they are compelled to take vp of others, or to shut vp their doores. These three fold cart-Ropes, not easily broken, haue drawne a necessity of vsury vpon Cities. And shall it therefore be reputed no sinne? God forbid: it is no good consequence neyther in persons nor estates.

Not in persons. S. Paul telleth vs of an heart that cannot repent, which hezpeeth vnto it selfe wrath against the day of wrath: Is impenitency in that heart no sin, because custome hath made it necessary? Rom. 2. 5.

A drunkard hath brought his body into such an habit, that vnlesse he drinke bountifully, euen to the turning of his braine, he is sicke againe. Is not drunkenesse in that person sinfull, because so necessary?

But for the lender, which is the Vsurer, there is no colour or pretence of any such necessity which can befall him: seeing he hath authority from God as steward of his blessings: and power amongst men as owner of his money: for variety of lawfull and vndoubted employments.

3 Answer.

The Common-wealth of the *Iewes* did stand without vsury, therefore why may not ours?

2 You may find a discouery of the infinite iniuries this kingdom endureth by the vnlawfull trade of vsury. Where the allegations commonly made in defence of vsury, are sufficiently answered. In a tract against vsury presented to our high Court of Parliament.

3 Vsury is the cheefest cause of the greatest misery in this Land: as well to giue occasion of great waste, as also to make much want, and will be in the end, the vndoing of all, if it be not looked to in time. The Romans neuer began to decay, till vsury Lorded amongst them, 1621. Item in vsury Arraigned and condemned. 1625. Dr. Wilson.

for then private gain thrust out common profit, lust was holden Epist. dedicat.

holden for law, idleneſſe more vſed then labour, ryot inſtead of dyer, vice better regarded then vertue, no charity at all, no loue betwixt man and man, but every man for himſelfe, and the whirle-poole of pride and ryot overfloweth in all things, and in all places.

10 Argument for vſury.

Propoſition. No vſury is forbidden by the law of God, and by the law of nature, but that which is hurtfull, and ioyued with the hurt and loſſe of the neighbour.

Assumption. But ſome vſury is not hurtfull, but rather helpfull to the neighbour.

Conclusion. Therefore ſome vſury is not forbidden.

Answer.

Fiſt the propoſition is vtrue, and of dangerous conſequence: for the law of God forbiddeh all vſury in generall, as a thing in it owne nature and in his whole kind ſimply vnlawfull without any reſtraint or limitation, euen as it condemneh adultery, lying, theft, or any other notorious ſinne. Thus a man might argue for an officious lye.

Reply.

But they proue their propoſition thus.

Propoſition. Vſury is not forbidden, but as it is againſt charity, for charity is the ſumme of the law, and he which obſerveth the rules of charity, keepeth the law.

Assumption. But that which is not hurtfull to the neighbour, is not againſt charity.

Conclusion. Therefore that vſury which is not hurtfull to the neighbour is not forbidden.

Answer.

1 To the Propoſition: Charity which is the ſumme of the law, hath reference towards God; towards our neyghbour, not onely in private, but alſo in publike: and towards a mans ſelfe. And in this ſence I acknowledge the propoſition of his ſyllogiſme to be true, viz. That vſury

is not forbidden, but as it is repugnant to charity. But hereby the assumption of this syllogisme is proued to be false, for there be many things which are not perhaps hurtfull to our neighbour in particular, with whom we deale, which are notwithstanding repugnant to charity. The officious lie helpeth the particular neighbour, in whose fauour it is told, yet because it is repugnant to verity, it is repugnant to charity. God who is truth hath forbidden all vntruth and he will destroy euery one that speaketh lies: the lying mouth destroyeth the soule: therefore no lying can stand with that charity and obedience which we owe to God, nor with that loue which we owe to our owne soules. So in like sort suppose that the borrower sometimes is not hurt by vsury, but rather holpen: yet notwithstanding all vsury is against charity, for the practice of it cannot stand with charity and our allegiance to God; who hath forbidden it, denounced his iudgements against it, made gracious promises to them that will do the contrary: nor with our charity and duty to our Countrey, vnto which vsury is in many respects noysome, as hath beene shewed: nor with that loue which we owe to our owne soules; for, whose euer putteth forth to vsury, or taketh increase, he shall not liue, but dye the death.

Yea but say they againe, to prove the former proposition, That
usury which is ioyned with the hurt of the neighbour is con-
demned : therefore that which is not ioyned with the hurt
of the neighbour is not condemned.

I deny the consequence: for there are other respects which make vsury ynlawfull, beside the hurt of our neighbour, as even now I shewed; by the same reason the patrons of officious lies might argue thus; God forbiddeth vs. to tell a lie against our neighbour, therefore the lie which is not against the neighbour, but for him, is not forbidden. But you will say, all lying is forbidden: so is all vsury, as I haue already proued.

NOTE:

- Idem p. 295.

K 3

And

And thus I have shewed against the proposition that all vsury is vnlawfull, though all were not hurtfull. Now I adde against the assumption of the first Syllogisme, that all vsury is hurtfull: hurtfull I say, eyther to the borrower as commonly it is, or else to the Commonwealth, as before hath beene proved.

11 Argument for vsury.

To lend vpon vsury and to borrow vpon vsury are relatives, therefore if to lend vpon vsury be a sinne, it is a sinne to borrow vpon vsury, and if to borrow vpon vsury be lawfull, then is it lawfull to lend vpon vsury.

Answer.

Bb. *Downham*
Pl. 15. p. 305.

He which bor-
rowes vpon v-
sury, necessary
compelling
finnes not,
Idem p. 338.

I Deny the consequence which is grounded vpon a false supposition. That there is alwaies the like reason of relatives. The oppressour, and he that is oppressed: the robber, and he that is robbed, are relatives: but shall we hence conclude, that if to be robbed, or oppressed is not a sinne, therefore it is not a sinne to rob or to oppress?

He which vpon necessity, yeeldeth to pay vsury, doth suffer wrong and is oppressed: therefore such a one finnes not. Which may be thus proved.

To suffer wrong is not sinne.

The borrower which vpon necessity yeeldeth to pay vsury, doth suffer wrong. Therefore he doth not sinne therein.

Reply.

He which borroweth vpon vsury is not oppressed, because he is willing to borrow vpon vsury: yea, and so willing, that he seeketh to the vsurer, and intreateth him to lend, offering to giue him consideration according to the Statute, that is to say, Vsury.

Answer.

He that borroweth vpon vsury in case of vrgent necessity doth

doth yeild to vsury against his will, yea although he both offer and promise it: for in cases of vrgent necessity, men seeme many times willing to that which is indeed against their will. When a man is in danger of shipwracke, how will he bestirre himselfe to vnlade and lighten the ship, and with such earnestnesse cast his goods into the sea, that he may seeme to be very willing to be rid of them: and yet the thing which he willet, is not the casting away of his goods, but the safety of his life. This is a conditionall necessity. Thus the borrower is no more willing to pay vsury, then that man was to cast away his goods: but his necessity for auoyding a greater inconvenience, makes him seeme willing to that whereunto simply he is vnwilling.

See the answer to the argument for vsury.

2 Reply. The vsurer cannot accomplish his sinne without the borrower, therefore the borrower is partner of the vsurers sinne.

Answer. The consequent is not good. The sinne of rape cannot be without the innocent party that is rauished, yet she that is rauished, is not partner of his sinne that committeth the rape. So likewise one man cannot oppresse, vnlesse there be another to be oppressed, nor imple vsury, vnlesse there be another on whom it is to be imposed: and yet he that is oppressed is not partner of the oppressors sinne, nor the borrower who vpon necessity borroweth vpon vsury, of the vsurers sinne.

Idem p 346.

3 Reply. It may be doubted of, whether one may take money for his vse of an vsurer: 1. Because it is not lawfull to consent to him, that doth euill. 2. Nor to giue occasion to one of euill, as he seemeth to doe, that taketh money vpon vsury. 3. And *Ieremy* professeth, that he neither gaue nor tooke to vsury, where the Prophet plainly insinuates, that if he had done eyther, hee could haue found iust cause in himselfe why he should be euill thought of.

Jer. 15. 10.
Bb. Babington,
vpon the Commandements,

An- p 70.

I. Answer.

Dr. Smith,
in Willet,
vpon Leuit.
P. 336.

1 He consenteth not to the sinne of the vsurer, that taketh vp money of him, he consenteth to the lending, which is good, but the hard condition in lending, the vsurer imposeth, and the other is forced to accept, because of his necessity.

2 Neyther doth he giue him occasion of sinning, but of lending, the vsurer himselfe *Sumit occasionem peccandi*, taketh occasion of sinning.

3 The word there vsed by the Prophet, is *Nasbab*, which signifieth *mutuo dare*, to lend, as *Iun.* well translateth, as it is taken in other places, *Deut. 15. 2. c. 24. 10.* where the *Septuaginta* interpret it by the word *xplw*, or *mutuo dare* debt not vsury, and so *Theodorion* here readeth, *I did owe nothing to any man*: the Hebrew word *Nasbab*, with *He*, signifieth simply to lend, but with *Aleph*, to lend vpon vsury, as *Esay 24. 2.* and though the vsuall reading be received, it signifieth no more then this, that the Prophet

Cautions in
borrowing
vpon vsury.

had no trading at all with them, (as we say) he neyther bought nor sold with them and yet they hated him.

Wherefore the resolution here is, that a man for his necessary occasions may make vse of an vsurers money, but (not to make gaine of it by letting it out againe. 2 Or to maintaine his pride, gaming, drunkennesse. 3 Or to compassse great matters in the world, or to purchase Lands, or Houses. 4 Or to seeme poore, that he may giue nothing to the

Bb. Downam
in PL 15 p 318,
319, 320, &c.

vse of the Church, or to the Commonweale in subsidies and taxes. 5 Or when he may borrow freely, at the first motion offering vsury to the lender) but driven to it of necessity: for *non qui patiuntur sed qui faciunt iniuriam peccant*, not he that suffereth, but he that doth wrong, sinneth: and it is a very like case, as when a man vsueth the oath of one that sweareth by false gods: as *Iacob* did of *Labans* oath, that swaer by the god of *Nabor*, *Gen. 31. 53.* who serued other gods, *Iosh. 24. 2.* to confirme the league betweene them, as *Augustine* sayth, *Non peccata illius, sed pacta habeo, quo fidem ser-*

saith, *uitur in bonum*, he doth not vse his sinne in swearing by false Gods, but his conenant, whereby hee kept his fayth to a good end: *Epist 154*. And like as a man falling into the hands of Theeues doth reueale vnto them his treasure to saue his life, which otherwise he ought not to doe: as the tenne men did to *Ismael*, *Ier 41. 8*. So it is when one vrged by his necessary occasions falleth into the Vsurers hands. But better were it to preuent such occasions, if it may be; and being once enwrapped to follow the wisemans counsell: Give not rest vnto thine eyes; till thou hast deliuered thy soule, as a Doe from the hand of the hunter, and as a Bird from the hand of the fouler, *Prov 6. 5*. For as a Bird taken in a lime-bush, so one by dealing with the Vsurer, the more besureth and entangleth himselfe.

Note.

Not to continue in debt to Vsurers.

1. Argument for vsury.

Nelbeck, which signifies biting vsury is unlawfull. But toothlesse vsury is not so.

Answer.

It is the nature of all vsury to bite, though with great difference: some like the English Mastiue, some like the dogge-flie some scarce sensibly, and therefore not perceived to be a sinne.

First, because many are content to moderate themselves in this gain, and then if it be a sinne, it is but a little one, as *Lea* sayd of *Zaar*, *Gen 19. 20. Modica sunt quæ periculis non*; they be those little ones that vndoe vs. A Mote in the Eye if it be not got out in time, may grow to a pin and web; and a mans conscience may suffer Shipwracke as well vpon a Sand as vpon a Rocke.

Secondly it is not euer so sensible because as the Vsurer moderating himselfe doth not seeme to bite the borrower; so the borrower relieving himselfe by others hath no caule

Mr. Fenton
of Vsury p. 9.
All Vsury bites

Why Vsury
seemes not to
bite.

to complaine. Yea, many borrowers concurring in this practise, by their multitudes, are able to sway and influence the market, in such manner, that they may tye themselves and pay the usurer besides. So that in conclusion these do all set vpon the Commonwealth: which being a great body is able to beare many dogs; before the need to complaine: and feeling the wound: (as in time the must) she knoweth not well of whom to complaine. Burthen some therefore it is to the Commonwealth, yet so dispersed amongst many, that it is the lesse sensible; but neuer a whit the more allowable.

*Multorum
manibus
grande leui-
tus est.*

*Exek. 18. 17.
Pop. 18. 8.*

For these and the like causes the biting of vsury being sometimes not so sensible to particular persons, almighty God in his wisdom foreseeing how ready men would be to caull at the Word *Neshech*, hath of purpose expressed his meaning more fully by the exegetically addition of another terme, which simply signifieth any increase at all. And this hath he done, not onely in the comments of the Prophets. But in the very text of the law it selfe, *Leuit. 25. 36. vesarbish*, and the 37. *Vbenarbish*: which word, *Salomon* forgetteth not to adde: for *Salomons* daies being both peaceable and rich in silver and gold, men would be then more ready in all likelihood to denie any capall, or colour to maintain that sinne.

*motus. 1. M.
q. 9. v. 17. 30
2222. 7. 11. A.*

The distinc-
on of biting
and toothlike
vsury ground-
lesse,

Neyther are these my private coniectures, against the groundlesse distinction of biting and toothlike vsury; but *M. Caluin* himselfe (vpon whom they seeme to relye as a chief patron of vsury) doth not onely condempne it as frivolis; but addeth further, that it was the purpose of the holy Ghost, by adding that other word to preuent such cauls. *Quid homines hic in parte humana sent. accu-
pationis, et in parte humana fabris, quibus in parte humana
suam legem; in parte humana in mercedem non accipere; de
cause, sayth Caluin, men in this kind be thus accurate and
subtile, and deuide equations how they may cunningly couer
their cruelty, therefore he addeth in the text, vsury or in-
crease*

crease. And for the distinction it selfe, *Calvin* his censure is, *Ludent homines suis caullis, sed deus non admittit tales versutias*; men caull and play with words, but God admitteth no such sleights. His meaning is simple and plaine, that all increase about the principall is forbidden.

33. Argument for vsury.

Vsury is forbidden to the poore, therefore lawfull towards the rich.

Answer.

His evasion is very frivolous: for *Deut. 23. 19.* there is no mention of the poore, but all vsury is forbidden towards a brother, whether he be rich or poore.

2 By the same reason we may conclude, wrong is not to be done to the poore, the widow, the fatherlesse; or stranger; therefore wrong may be done to the rich, to the married wife, to the children that haue their parents liuing, &c.

Pro. 23. 22.

3 Or when *Salomon* sayth, Robbe not the poore, because he is poore, we might inferre; therefore thou mayst robbe the rich, because he is rich.

Powells

positions of

vsury. p. 45.

See the an-

swere to the

3 arguement.

God in the lawes of vsury, did specially, and by name forbid lending in that manner to the poore, for two respects.

1 To shew what care he himselfe hath ouer them, who are commonly and usually neglected of men.

2 Because the poore are soonest and easiest oppressed of the rich, as the lowest hedge is soonest stepped over.

3 If the law of lending to the poore without vsury, should inferre the lawfulness of lending to the rich vpon vsury; then it is euident that Gods intendment in those lawes for the benefit of the poore should rather proue a hurt and hinderance vnto them, because by this meanes it would

Dr. Mosse, come to passe that the poore should not borrow at all. For of vsury: p. 131. who will lend to the poore for nothing, that might lawfully lend to the rich for vsury? of which poynt we haue so lamentable and euident experience in these our dayes, as no man, no not the vsurer himselfe is able to gaine say it? Yet of the two it were better for the poore man, that he should borrow vpon vsury, then that he should not be able to borrow at all: now borrow at all he shall not, if it be lawfull to lend to the rich for vsury, and not vnto him. And therefore as one sayd, *Maledicta glossa que corrumpit textum*: accursed be that glosse or commentary that destroyeth the text: so may I say in this case, euill fare that interpretation which overthroweth the intent and purpose of the Commandement.

14. Argument for vsury.

Many by employment of money borrowed vpon vsury haue growne rich.

Answer.

Bb. Downham.
in Pl. 15. p.
257.

Dr. Wilson of
vsury. p. 139.

Note.

I Will not answer with *Basil*, writing *Ad Regem in Hispania*, that it is, but I thinke more (sayth he) haue come to the halter: but I thinke more haue proued bankrupts. Dr. *Wilson* hath a pretty story to this purpose, not vnworthy the remembring. A man comming into a certaine Church, and seeing it fraught full of Images made of waxe, demanded, what might be the cause of such an vnwonted sight? answer was made, that those whom these images did represent were certaine persons which on a time were saved from drowning by calling vpon our Lady. Nay then (quoth he againe) where be the Images of those (I pray you) that called vpon our Lady, and were drowned notwithstanding? So say I in this case. If any man will set before me the instances, and as were the images of those, who tooke vp money on vsury, and grew rich thereby: I would demand

mand on the other side, that he shew forth the hundreds, and thousands of those, who by that meanes haue vterly impouerished; and ouerthrowne their owne estate; they will be found to be without all comparison.

2 Though some for a time may seeme to be rich by that which they haue borrowed vpon vsury, yet vsury at the length consumeth them, and eateth them vp.

3 Neyther doth this prosperous euent of the borrower iustifie the contract of vsury, which covenanteth for gaine not in *eventum lucri*, but absolutely, and therefore out of his losse as well as out of his gaine.

4 And lastly I adde, that the more the borrower is enriched by this meanes, the more the Common-wealth is damnified. For whosoever thriveth by occupying money borrowed vpon vsury, he hath so pitched the prices of his commodities, as that besides a competent gaine rayled for the maintenance of himselfe and his charge, he also hath gathered vp an ouerplus of a tenth part for the vsurer. And thus by vsury the prices of all commodities are enhanced, whiles the sellers, who borrow vpon vsury, if they will thrive, must needs make the buyers to pay two shilling in the pound more then otherwise were sufficient. And because they which doe borrow vpon vsury, must needs sell for so much as they may gaine both for themselves and the vsurers. Therefore the rest doe pitch the prices of their commodities accordingly. Otherwise they which trade with money borrowed vpon vsury could neuer thrive: but because sometimes they doe thrive, it is euident, that all in *PL 15 p 355*, of the same trades doe so push their prices, as if all did borrow vpon vsury.

Note:

Dr. Wilson's
of vsury. p 174.

Answer to an
Obiection.

Bb. Downham

256.

Chap:

CHAP. 7. *Vsurers must repent of their sinne, and make restitution.*

Vsurers must
repent of their
sinne.

AS for those who haue practised this sinne, their duty is to repent thereof, because they that put forth their money to vsury shall not dwell in the Mountaine of Gods holinesse, namely, vntil they repent. And againe *Ezek.* 18. He that putteth forth to vsury and taketh increase he shall not live, but die the death, viz: vntil he repent and turne from his wickednesse; for that condition is to be vnderstood by warrant of the Lords owne exposition, *Ezek.* 18. 14, 15, 21.

Bb. Downman
in Pf 15. p. 312
313.

Now vnto Repentance, besides the inward loathing of the sinne and sorrow conceived for it, is required (as that testimony; of *Ezek.* 33. 14. 15. Plainly sheweth) both a desisting from the practice of vsury, and a restitution of that which hath beene gotten by vsury, with the harme of others: For the first it is the expresse Commandement of God by the Apostle, *Eph.* 4. 28. Let him that stole, steale no more: and by *Nehemiah* more particularly in this case of vsury *Chap.* 5. 6. Let vs cease from this burthen; meaning vsury: forsaking of sinne accompanieth forgiving of sinne. *Prov.* 28. 13. Neither may we thinke that God remitteth those sinnes, which we our selves retaine.

Vsurers must
make restitu-
tion else,
1 No repen-
tance.

Now vpon this forsaking of sinne, will follow the second duty of repentance, namely restitution, as a necessary consequent thereof, which restitution whoeuer maketh not, being able to restore, he neyther hath vni-
fained repentance of his sinne, nor any sound assurance of the forgiveness thereof. He hath not repentance: for he doth not forsake the sinne of theft and vsury, that continueth in it, and he continueth therein that doth not make restitution. For so oft as a man remembreth, that whatsoeuer he hath vniustly gotten by vsury, or any other kind of theft, to the dammifying of others, is not his owne,

owbe, but theirs whom he hath wronged, and yet re-
fuserb. (being able) to restore the same. So often he
committeth theft. Therefore *Augustine* sayth, that men doe
not repent indeed, but counterfeite repentance, if when they
are able to restore other mens goods, wherein they have
offended, they do not restore them.

As he hath not repentance which maketh not restitution,
if he be able, so neither hath he any sound assurance of re-
mission. It is a true saying of *Augustine*, *Nam remittit pec-*
catum, nisi restitutionem ablatum, that the sinne is not remit-
ted, yntill that which hath bene unjustly taken, be re-
stored, namely if the party be able to restore: for whyles
a man continueth in his sinne, he cannot beleene the for-
giuenesse thereof, and he continueth therein, untill hee
make restitution. To restore is to chaſe from doing wrong,
therefore hee that shall not restore, doth not cease from
the wrong.

But it is further to be considered, to whom and when
this restitution is to be made, and how farre forth.

To whom? Surely to him that hath sustained losse, or
harme thereby. *Leuit. 6.5. Numb. 5.7.8.* That is, eyther
to the vie of the Debtor, if he hath bene bitten, or to pub-
like and godly vses, if the Common wealth hath bene
endamaged.

When? So soone as thou desirest remission of thy sin,
and reconciliation with God, for the Lord hath expreſſe-
ly commanded, *Numb. 5.6.7.8. Leuit. 6.3.4.5.6.7.8.*
First the sinne first must be confessed to God: Secondly,
restitution is to be made to the party offended, the same
day that thou seekest reconciliation with God, if not be-
fore: and Thirdly a sacrifice was to be offered, &c. The
equity whereof remaineth yet to vs, that in the third place
we should call vpon God for the forgiveness of our sinne,
desiring him for and by the sufficient sacrifice of Christ
(which was prefigured by the sacrifices of the Law) to
forgiue our sinne. Many will seeme to seek reconciliation
with

*Si res aliena
propter quam
peccatum est,
cum reddi pos-
sit non redditur.
Non agitur po-
nitur, sed
fugitur.*

a No sound
assurance of
remission.

Epist. 54. ad
Maced:

well to be a
sinner

To whom vsu-
rers must re-
store.

1 When.

with God; but never thinke of making amends to their brother offended. But our Saviour Christ teacheth vs another lesson. *Mat. 5. 13. 24.*

How farre
forth this re-
stitution is to
be made.

How farre forth is this restitution to be made; that is, of what vsury, and of how much?

Ans. Not of metall vsury, where gaine for loane is intended onely and expected: for howeuer that intent corrupteth the act of lending: yet it pollateth not the free gift of the borrower, which is voluntarily given in testimony of thankfulness. And therefore it bindeth not the lender for restitution to be made to the neighbour whom he hath not wronged, but to repentance toward God.

And of how
much?

For the quantity: so much at the least is to be restored as hath beene gotten by vsury with the harme of others: or if the offender bee not able to restore so much; yet he must restore so much as he is able. The Lord in his Law commandeth, that the offender should restore the whole summe, and also adde a fift part vnto it, *Leuit. 6. 5. Numb. 5. 7. & Zachari*, to testifie his repentance; promisseth foure fold: that those men may know how farre they be from true repentance who will restore nothing at all.

If any shall thinke or say, *Darius off his Sermo*, this is a hard or harsh Doctrine, which is not so esteemed in respect of other kinds of theft: I Answer, the harder this Doctrine seemeth to vsurers then to other Theeves and robbers, the more desperate is their estate then of others. And this may be another argument to aggravate the grievousness of this sinne, that whereas other Theeves and robbers, if once they be discovered, acknowledge their fault, and are willing to make restitution, vsurers though convinced of this sinne, yet stand in defence thereof and thinke not themselves bound to make restitution.

I could with much facility, confirme the iudgement of this Reverend Father, by the concurrence of a world of testimonies; but because the point is already discussed to be a manifest truth, I will but (a) name some of them,

Note.

Vsurers worse
then other
Theeves.

(a) Dyle of re-
pentance p. 143
Mr. Smiths 2.
Sermon vpon
vsury and in
his Sermon of
Zachari con-
uersion.
Bb. King on
Ierem. Ch. 3. 8.

them that require Vsurers to make restitution, and preſerre to the Vsurers conſideration, the iudgement of a moſt learned and iudicious Doct^r.

Powels poſitions of vsury p.68.69. Mr. *Philips* Sermons p.95. Bb. *Sands* in Sermon vpon, *Luke* 1.74.75. Mr. *Rogers* ſtrange vineyard p.313. Bb. *Jewell*, vpon 1 *Theſſ*.p.147. *Perkins* vol.2.p.197.

If vsury be an vnlawfull trade, as hath beene ſufficiently proued before; then it will follow, that what is wrongfully gotten muſt be reſtored home, and reſtitution be made of the wrong done. So *Zacheus* profeſſeth to recompence foure fold what he deceitfully had gotten; the word is [*ἑκαπλάσιον*] taken from ſuch as among the *Athenians* diſcovered thoſe which carryed out figs, which was forbidden, (they being had their in great price,) and ſo the word is generally applied to thoſe, that accuſe others wrongfully, and forge any cauillation againſt them, in like manner Vsurers haue trickes, and deuices to enwrap and entangle their poore debtors.

And if they will with *Zacheus* become the children of *Abraham*, they muſt make reſtitution of their vnconſcionable vsury: ſo was it decreed in a generall counſell, *Poſſeſſiones quæ de Vſuris comparata ſunt, vendi debent, et pretia his, ex quibus vſura extorta ſunt, reſtitui*; poſſeſſions gotten by vsury, muſt be ſold, and the price giuen to them, of whom the vsury was extorted; *Lateran*. Part.16.c.5. and *Auguſtine* alſo would haue vsury reſtored: *Quia omne, quod male poſſidetur, alienum eſt*, becauſe euery thing, which is ill poſſeſſed, belongeth to another; *Epiſt*.54.

But here in this caſe of vsury, theſe cautions muſt be obſerued.

1 That euery thing gotten by money cannot be reſtored, but onely thoſe things: *Quorum vſus non eſt conſumptio*, which are not conſumed in the uſe, as Houſe, Lands, but meat apparell, which conſume in the uſe, cannot be reſtored, but the value of them.

Dr. *Smith* in *Willes* on *Le. uirtus* p.632. Vsurers to accuſe.

Vsurers haue trickes to entangle their debtors.

Counſells decreed reſtitution.

Cautions to be obſerued.

M

2 Beſides

2. Besides the vsury money, something may be gotten *humana, industria, by humane industry* and for that restitution is not to be made.

3. And if the lender be damnified, *Per detractionem*, by the detayting of his money; of that also a consideration must be had.

4. And all the price of the House and ground is not to be restored, but *Secundum quantitatem usure*; according to the quantity of the vsury received. To this purpose, *Aquin* 2, 29. 18. art. 3.

5. Adde herunto, if the parties be not lining of whom the vsury was taken: then restitution must be made to his heyres, and next of his kindred, and for want of them to be giuen to pious vses according to the Law, *Numb. 5. 8.* And so the Canon is: *Qui usuras receperint, cogendi sunt, sub pena Excommunicationis, si a quibus extorserunt, vel heredibus restituere*, they which haue received vsury, are to be compelled vnder paine of excommunication to restore them to such, from whom they extorted it, or to their heyres, *Lateranens. ibid. ubi supra.*

Conclusion.

1 Chro 30. 18. Now the good Lord pardon every Vsurer, that prepareth his heart to seeke God, the Lord God of his fathers, though he be not cleansed according to the purification of the Sanctuary. The good Lord open their eyes, and turne them from darknesse to light, and from the power of Satan vnto God: that they may receiue forgiveness of finnes, and inheritance among them which are sanctified by faith that is in Christ.

Acts 26. 18.

Now the God of peace, that bringeth againe from the dead our Lord Iesus that great Shephard of the sheepe, through the blood of the everlasting covenant, make them perfect in euery good worke to doe his will, working in them a hat which is well pleasing in his sight, through Iesus Christ, to whom be glory for euer and euer, Amen.

Heb. 13. 20. 21.

Barnard. Sermon. 61. in Cant.

Miserum meum miseratione Domini.

Mr. George Withers.

TO make of griping vsury their Trade
among the rich. No scruple now is made
In any place. For euery Country-village
hath now some vsury, as well as tillage,
Yea they that lending most of all detest
though but for tollerated interest:
Doe nathlesse take those annuities
which often proues the bitingst vsuries;
By nature money no increase doth bring,
most, therefore thinke it a prodigious thing
That money put to loane, should bring in gaine.
yet some of these by practice doe maintayne
As monstrous vsuries: and nought at all
are touched in their conscience therewithall.
In vsury of Cattell or of Leases
we may disburse our money for increases
More biting faire then those who dare to take
who by meere lending doe aduantage make
As money naturally produceth nought,
so by the earth small profit forth is brought:
Vntill both cost and labour we bestow,
for little else but thornes and weeds will grow.
The Landlord, therefore, here I dare auer,
to be no lesse a griping Vsurer,
Then is the money master: if he breake
the rule of Christian charity and take
More profit then his Tenant can afford,
and such as these, are hated of the Lord.
Of Vsurers there are some other sorts
who keepe no certaine place, but both in Courts,
In Cities, and in Country-townes they dwell,
and in the trickes of griping they excell;
There be of these, that Vse for silence take
some others, in vicious profit make.

Of their authorities, and doe advance
 their wealth by giving others countenance:
 Their carnages their neighbours forth and bring
 they have their full time, and their hatching
 Dispatch almost for nothing: such as these
 are many of our Country Justice.
 Some by another engine profite such
 they must be prayed to speed the dispatch
 Yea Clarks, and many of our officers
 are gather and most hateful Vjvior.
 Then they that most are hated for this crime
 since they doe often for a little time
 Which they delay unskillfully take what they
 of no mean summe, the small benefit paye
 These men are cruell, and yet more by lawe
 most Treachours, and their paye masters are
 For, that which due vjvior vs doth remaine
 they doe not onely overlong detain
 But oft of every hundred, twenty take
 out payment of our crime, to us they take
 They shall have nothing, when we have paid
 or half, or less, after which time
 Their business also, for some other cause
 (as they pretend) which if we doe release
 To paye to them, twice as much we take
 this trade crutcheth also. Refuses
 In Chancery, and in some other Courts
 and this or makes, or stretcheth out reports
 This is that common cheate, still secretly by which
 menne offend to secretly grow rich
 Although they give large passages by that way
 their wares in on a sudden growe to paye
 That wretched Kitchin may a few years hence
 yet many in the blood of Orphanes paine
 Have dyed their gownes in Scarlet by such courses
 and clothed and fed themselves with Orphanes carnes

